

98 003

1994 HOUSING ELEMENT

City of Big Bear Lake

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Going to the mountains is going home.
John Muir

Introduction

A. Purpose

As a home, our mountain environment is a place of refuge and renewal that appeals to our senses and spirit. The City of Big Bear Lake Housing Element has two main, complementary purposes aimed at enhancing mountain living. The first relates to shelter, a basic human need. As personal domains, houses provide comfort and privacy within the mountain setting. The Element encourages the production of affordable, decent housing in a suitable living environment for all members of the community. This includes providing enough housing sites, constructing new site-built and manufactured housing units (mobile and modular homes), as well as rehabilitating, preserving, and maintaining the City's aging housing stock.

The other main purpose is to encourage "*good mountain design*." One of the City's primary industries is constructing homes for the vacation and second-home market. As a resort community, Big Bear Lake's visual character is vitally important to our economy. How building occurs impacts the character of the landscape which attracts visitors. Because the quality of the City's natural, alpine environment is its main asset, building *well* contributes to living well.

Encouraging good mountain design is a goal particular to the City of Big Bear Lake. Like other elements of the City's General Plan, the Housing Element is also a blueprint

for action that incorporates State and Federal housing goals and objectives relating to shelter and its impact on the environment. Through enactment of the Housing Policy Act of 1970, the California legislature adopted the goal of *decent housing and a suitable living environment* for all Californians. This was an affirmation of the national housing goal adopted by the United States Congress in 1949.

In general, the Housing Element defines the City's role in implementing its housing program in cooperation with the private sector and other governmental agencies. It serves as a guide for action by the City Council while informing the public how the community generally intends to evaluate public and private development to meet housing needs. As a part of the City's General Plan, the Element depicts the City of Big Bear Lake as a home to its inhabitants and expresses the community's vision of its future.

B. Housing Element Format

The Big Bear Lake Housing Element has been prepared in accordance with Article 10.6 of the California Government Code (Sections 65580 through 65589.8, Planning and Zoning Law) which defines the requirements of a local housing element. In order to meet the State housing objectives, the City's Housing Element is organized in

Introduction

The purpose of this study is to investigate the effects of a new teaching method on student performance. The study was conducted over a period of six months, during which time the new method was implemented in a classroom setting. The results of the study are presented in the following sections.

The study was designed to compare the performance of students who were taught using the new method with the performance of students who were taught using the traditional method. The new method was based on the principles of constructivism and was designed to encourage students to actively engage in the learning process.

The results of the study showed that students who were taught using the new method performed significantly better than students who were taught using the traditional method. This was true for both the short-term and long-term results of the study.

The study also found that students who were taught using the new method were more motivated and engaged in the learning process. This was evident from the students' self-reports and from the teachers' observations.

The results of this study suggest that the new teaching method is more effective than the traditional method. This method should be used in classrooms to improve student performance and to increase student motivation and engagement.

The study was conducted in a classroom setting, and the results may not be generalizable to other settings. Further research is needed to determine the effectiveness of the new method in other settings.


The study was limited by the sample size and the duration of the study. A larger sample size and a longer duration would have provided more reliable results.

The study was also limited by the lack of a control group. A control group would have provided a more accurate comparison of the new method to the traditional method.

The study was conducted in a classroom setting, and the results may not be generalizable to other settings. Further research is needed to determine the effectiveness of the new method in other settings.

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format and content to comply with Section 65583 of the California Government Code.



The Housing Element is organized in two parts:

PART 1, "Our Housing Plan," contains **Goals, Objectives, and Implementation Programs.** Based on the supporting data presented in Part 2, Part 1 serves as the City's guideline for making important housing decisions. It outlines four major goals and related objectives for the revised 1994 Housing Element. These goals are: *Housing Design, Decent Housing, Housing Variety, and Future Housing Development.* The implementation programs designed to meet the goals and objectives constitute a plan for actively addressing the City's housing needs during the course of the five-year implementation period (1989-1994).

PART 2, "Our Housing Status," contains **Chapter 1, "Housing Opportunities and Constraints; Chapter 2, "Evaluation of the 1984-1989 Housing Element;" and Chapter 3, "Quantified Housing Goals."** Part 2 provides the information that has formed the basis for developing the Citywide housing program listed in Part 1. As a background report, Part 2 contains socioeconomic and statistical data as well as descriptions of the City's physical environment and housing market. This part can serve as a reference source for planning new housing strategies in the future. It also provides an assessment of the previous, 1984-1989 Housing Element. Information prepared by the Southern California Association of Governments (SCAG) on the projected demand for housing over the next five years is also included. This information is vital to the preparation of the Housing Element as SCAG's authority to project the regional housing growth is established by State law. The Revised Housing Element

replaces the earlier, 1984-1989 version. It will need to be updated again in fiscal year 1994-95.

C. Public Participation

The 1994 Housing Element sets the City's housing-related policy and implements a program for action. It is the result of a community-wide effort. The City undertook a number of outreach activities to ensure public participation in the revision process. Planning Commission workshops and Planning Commission and City Council public hearings were conducted. A draft of the document was mailed to a list of individuals and organizations, including other government agencies and neighboring jurisdictions. Ads were placed in the editorial section of the local newspaper to solicit participation and press releases were provided for the local media. Informational presentations were proposed and given.

The following community organizations provided invaluable input in the revision process by participating in discussions: the Big Bear Chamber of Commerce Board of Directors, Big Bear Valley Contractor's Association, Big Bear Valley Homeowner's Association, Real Estate Board of Big Bear Valley, Good Morning Big Bear (a meeting of local business people), Big Bear Optimist Club, and Rotary International of Big Bear Valley. The Big Bear Lodging Association and the Senior Citizen Center of Big Bear Valley were also contacted. The Chamber of Commerce and the Contractor's Association also formed special committees to study the draft Housing Element and generously provided comments.

Our Housing Program

A. Relationship of the New Housing Element to Other City Plans

1. Relationship to Other General Plan Elements.

As an integral part of the General Plan, the City's updated Housing Element, like the earlier 1984 version, contains goals, objectives, and implementation programs that complement and support other elements without resulting in conflicting policies. For example, the Housing Element provides for safe and decent housing for all residents, existing and projected. Providing new housing is also related to the policies of the Land Use Element which guide the specific location, density, and standards for development. In meeting projected housing needs the limitations set by both the Land Use and Housing Elements must be considered. The two elements affect residential growth as well as housing quality. A similar relationship exists between the Housing Element and all of the remaining elements of the General Plan.

2. Relationship to Other Studies and Plans

In the City of Big Bear Lake, like other resort communities, there is a strong relationship between its housing stock and tourist trade. A number of City-initiated studies and plans have been undertaken to encourage greater community and economic development. The recently completed "Report on the Impact of Visitors on the City of Big Bear Lake" looks at the financial impact of tourism on the City's economy. The "Economic Base Study," to be conducted in 1991/92, will provide an inventory of the sources of income and expenditures for the Big Bear Valley, including homes and housing construction. The Scenic Corridor Planning Study, also slated for 1991/92, will look at the effects of scenic highway designation of State Hwy 18, the City's main thoroughfare. The Moonridge Specific Plan, will create a specific land use plan for the Moonridge corridor from the base of Bear Mountain ski resort to China Gardens and the Lake, an area that includes residential development. These may all ultimately affect housing policies.

3. Relationship to the Redevelopment Plan

In 1983, the City Council adopted two redevelopment plans proposed by the Big Bear Lake Improvement Agency: The Big Bear Lake Improvement Project (Ord. 83-80) and the Moonridge Improvement Project (Ord. 83-95). These projects establish a framework for implementing the Agency's redevelopment program. To date, the Improvement Agency has not undertaken any capital projects directly involving housing. However, in 1984, the City Council approved Assessment District 18 for the purpose of paving City streets in areas identified as containing low- and moderate-income homes and the Improvement Agency contributed \$193,277 towards that project. Since its formation, the Agency has also completed a number of substantial redevelopment projects involving public infrastructure that serves low- and moderate-income households, including waterline improvements, the Meadow Park Swim Beach, and the Bartlett and Village parking lots. The Agency also provides information and referral for housing assistance through the City's Economic Development Specialist, a position funded through the Improvement Agency's operating budget.

Pursuant to the California Health and Safety Code, the Redevelopment Plan must establish a means for assisting the development of housing for low- and moderate-income persons. The Community Redevelopment Law requires a twenty percent (20%) set-aside of tax increment to provide housing for low- and moderate-income persons in the form of land acquisitions, public improvements, and financing of programs. The City has been exempt from providing the required set-aside

dollars for housing assistance based on certain findings and determinations contained in the Big Bear Lake Improvement Agency Resolution No. IA 86-19 (readopted in Resolution IA 88-05). According to the Resolution, the Agency found that

...obligation of funds currently available for the benefit of the City and Agency from State, local, and federal sources for very low-, low-, and moderate-income households was at least equivalent in impact, for the purpose of assisting in the provision of low- and moderate-income housing, to the funds which otherwise would be required to be set aside....

The Agency found that tax increment revenue used for certain public improvements to improve and increase low- and moderate-income housing within the City satisfied the California Health and Safety Code requirements. However, the City has since reversed that position and has begun setting aside twenty percent (20%) of the tax increment for the provision of housing for low- and moderate-income persons.

Upon adoption of the Housing Element, implementation of its goals, objectives, and programs will become a responsibility of both the City of Big Bear Lake and the Big Bear Lake Improvement Agency.

B. Five-year Goals, Objectives, and Implementation Programs

Based on the housing opportunities and constraints presented later in the Element, the following goals, objectives, and program recommendations are proposed for increasing the supply of housing and improving housing conditions in the City of Big Bear Lake. The implementation programs are consistent with regional and state housing goals. The four goals addressed pertain to the following areas:

- 1.) **HOUSING DESIGN;**
- 2.) **DECENT HOUSING;**
- 3.) **HOUSING VARIETY;**
- 4.) **FUTURE HOUSING
DEVELOPMENT.**

GOAL #1 - HOUSING DESIGN

To encourage housing design that reflects "good mountain design," minimizes adverse environmental impacts, encourages conservation of water and non-renewable energy resources, and enhances the quality of life in the community.

OBJECTIVES:

- 1.1 Work towards refining a concept of "*good mountain design*" for housing and promote excellence in housing design, construction, and site selection and planning in accordance with standard architectural practices, including but not limited to taking advantage of lake and mountain views, encouraging clustered development, and fostering consolidation of small parcels for the development of new residential projects. "*Good mountain design*" is generally defined as "built with common sense using local materials properly and taking into consideration the peculiarities of the site, the climate, the winds, the view, and the use of the building in question."
- 1.2 Encourage design aesthetics appropriate for mountain homes.
- 1.3 Encourage pedestrian-oriented design for housing developments that minimizes the emphasis on or conflicts with the automobile.
- 1.4 Encourage *liveable*, thriving neighborhood areas and community cores with a small-town atmosphere through mixed-use development.
- 1.5 Encourage and assist energy-efficient and water-conserving design, including the use of drought-tolerant, native plant materials for residential landscaping.
- 1.6 Encourage the reduction of residential household and hazardous waste.

IMPLEMENTATION PROGRAMS:

- P1.1 Continue the design review process.

Responsible Department - Community Development/Planning Commission
Timeline - On-going

- P1.2 Update and enlarge the *Architectural Review Handbook* through active citizen participation. Include sections on site orientation and fire-safety awareness. Educate the community on new construction methods, materials, and housing types by sponsoring seminars and exhibits and developing and promoting a resource library for public use.

Responsible Department - City Manager/Community Development/Building and Safety/Public Works/Department of Water and Power

Timeline - On-going; complete a revised *Handbook* by June 1992

- P1.3 Preserve and protect historically, culturally, and architecturally significant homes and/or neighborhoods to promote historic interest in the City by adopting the State Historical Building Code and developing an historical building inventory with the aid of the local historical society.

Responsible Department - Community Development/Building and Safety

Timeline - Establish procedures by July 1992; on-going

- P1.4 Recognize efforts on the part of private developers and citizens to improve the aesthetic quality of the City's housing stock by developing an annual ceremony and exhibit to honor design excellence in all areas of design and construction while providing the public with examples of "*good mountain design*."

Responsible Department - City Manager/Community Development/Building and Safety/Big Bear Lake Planning Commission

Timeline - June 1992; on-going on a yearly basis

- P1.5 Explore regional, state, and federal funding sources for residential energy and water conservation and other related programs.

Responsible Department - Community Development/Building and Safety/Department of Water and Power/Public Works Department

Timeline - On-going

- P1.6 Implement Slope Density Ordinance 90-191 to protect development in fragile, hillside areas based on maximum allowable lot coverage instead of density. Revise the Land Use Element of the General Plan to be consistent with the new ordinance.

Responsible Department - Community Development

Timeline - On-going

P1.7 Adopt a Tree Preservation Ordinance to protect open space in residential zones.

Responsible Department - Community Development

Timeline - On-going

GOAL #2 - DECENT HOUSING

To encourage the provision of safe, sanitary housing, including physical access for disabled and elderly people, and quality neighborhoods.

OBJECTIVES:

- 2.1 Pursue an appropriate rehabilitation, demolition, and replacement program for substandard/hazardous dwelling units which includes a feasible implementation schedule.
- 2.2 Encourage and provide opportunities for citizen participation in providing decent housing.
- 2.3 Promote physical access for disabled and elderly people in all multi-family residential projects.
- 2.4 Facilitate the development of safe, quality neighborhoods in close proximity to needed services and protected from such nuisances as excessive noise, through traffic, unregulated parking, and incompatible or inappropriate uses.
- 2.5 Encourage new residential construction in areas that will be adequately served by public services and facilities in accordance with local plans and programs.
- 2.6 Encourage fire safety and awareness in residential development.
- 2.7 Based on the historical average of 65 rehabilitated residential units per year, strive to rehabilitate and conserve approximately 325 residential housing units between the years 1988 and 1994.

IMPLEMENTATION PROGRAMS:

- P2.1 Enhance and upgrade a database of housing conditions on a continuing basis.

Responsible Department - Building and Safety/Community Development
Timeline - On-going

- P2.2 Investigate the initiation of a housing repair program using funds from such sources as the Big Bear Lake Improvement Agency, the State Housing Finance Office, the Community Development Block Grant Program, or other available funding programs. Develop information packets for property owners.

Responsible Department - Building and Safety/Community Development
Timeline - September 1991

- P2.3 Establish appropriate procedures necessary to ensure the proper maintenance of all residential dwelling units in Big Bear Lake to eliminate conditions detrimental to the health, safety, and public welfare. Include such procedures as: notifying owners of unsafe housing structures or debris and requiring the unsafe condition to be removed; monitoring closely the provisions of the Private Home Rental Ordinance and revoking privileges when necessary; pursuing all violations of the appropriate codes pertaining to handicapped accessibility; and involving community input to assure fairness of implementation.

Responsible Department - Building and Safety/Community Development (Code Enforcement)/Fire Department/City Attorney
Timeline - Procedures by December 1991; on-going once established

- P2.4 Bring the City's mobile home parks into conformance with City Zoning as much as possible. Coordinate rehabilitation of damaged units and promote weatherization programs with county and state agencies.

Responsible Department - Building and Safety/Community Development
Timeline - On-going

- P2.5 Explore all regional, state, and federal funding sources and facilitate acquiring funding for modifying dwellings for elderly and disabled people.

Responsible Department - Building and Safety/Community Development
Timeline - On-going

- P2.6 Assure adequate delivery of public services to all residents. Survey areas in need of public services, include and prioritize improvements in the citywide Capital Improvements Plan, implement public improvements.

Responsible Department - All City Departments
Timeline - On-going

- P2.7 Continue and encourage the existing Neighborhood Watch Program, citizen committees, or other similar programs that facilitate cooperation between neighbors and participation in City programs.

Responsible Department - City Manager/Sheriff's Department

Timeline - On-going

- P2.8 Develop appropriate conditions of approval for land use applications to assure that new residential development will occur in areas with adequate public infrastructure and facilities, protected from nuisances.

Responsible Department - Community Development/Planning Commission

Timeline - On-going

- P2.9 Effectively coordinate all City departments in the implementation of programs related to decent housing.

Responsible Department - City Manager

Timeline - On-going

GOAL #3 - HOUSING VARIETY

To encourage the provision of a variety of housing opportunities by type, cost, location, and size for households of all sizes and all economic segments of the community.

OBJECTIVES:

- 3.1 Encourage a range of housing densities, types, and tenures for all economic segments of the community.
- 3.2 Encourage and facilitate affordable housing for low- and moderate-income households, especially for the 553 existing households overpaying for shelter.
- 3.3 Identify, encourage, and facilitate the development of housing for special needs groups, including seasonal workers; elderly, disabled, and homeless people; female-headed households; and large-family households.
- 3.4 Promote the integration of low-income and rental housing into the overall housing stock while protecting homogeneous, single-family residential areas.
- 3.5 Encourage the participation of citizens' groups to assure the responsiveness of housing programs.
- 3.6 Consider Valley-wide housing data and impacts when establishing, modifying, or implementing housing policies.

IMPLEMENTATION PROGRAMS:

- P3.1 Develop a geographic-based information system (GIS) to develop, collect, and maintain housing data and monitor the effectiveness of Housing Element programs.

Responsible Department - All City Departments

Timeline - July 1993

- P3.2 Conduct surveys, enhance, and update a housing needs database in an effort to establish a more accurate profile of the community's housing needs. Include an inventory of the City's and Valley's developable land for future low- and moderate-income housing.

Responsible Department - Community Development/Building and Safety
Timeline - On-going

- P3.3 In accordance with State provisions for Density Bonus, provide incentives to developers in the form of increased density, up to a 100 percent bonus, or other equivalent financial incentives for the development of housing units which shall be available solely to low-income persons. In conjunction with these incentives, develop a standard agreement that will require a housing provider to keep housing available to lower-income segments for a 30-year period so that the City can achieve its Housing Element Goals for low-income households.

Responsible Department - Community Development/City Attorney
Timeline - On-going.

- P3.4 Provide information and referral services and monitor the provisions of the Fair Housing Act to ensure equal opportunity of choice throughout the housing market area for all residents regardless of race, religion, sex, marital status, ancestry, national origin, color, or physical disability. Publicize the availability of these services throughout the community by running periodic ads in the local newspapers, having literature available at the Chamber of Commerce and real estate and rental offices, among other means.

Responsible Department - Community Development
Timeline - On-going

- P3.5 Include in the new, 1992-93 Zone Code density incentives and/or other methods such as promoting manufactured housing units in order to encourage senior housing facilities, emergency shelters, and single-room occupancy (SRO) type housing projects.

Responsible Department - Community Development/Big Bear Lake Improvement Agency
Timeline - On-going

- P3.6 Promote and assist in the coordination of a housing referral service, especially for seasonal and contract workers. Encourage cooperation between local real estate agencies, resort businesses, and the City's major employers.

Responsible Department - Community Development/Big Bear Lake Improvement Agency

Timeline - On-going

- P3.7 Study and implement the methods for increasing affordable housing and long-term rental units, especially for seasonal workers, such as by inclusionary housing requirements on commercial projects, construction of publically-assisted dormitory residences, and other means.

Responsible Department - Community Development Department/Big Bear Lake Improvement Agency

Timeline - Include in revision of the new, 1992-93 Zone Code; On-going

- P3.8 Facilitate affordable housing opportunities for lower-income households by encouraging and assisting the County Housing Authority or a nonprofit organization to apply for state and federal housing funds.

Responsible Department - Community Development

Timeline - On-going

- P3.9 Adequate sites for the development of 435 units of very low and low income housing shall be provided. This shall be accomplished as follows:

- a) Table 7 - Vacant Acreage and Potential New Residential Units - indicates that adequate sites are currently available without further city actions.
- b) In addition, Programs 3.3 and 3.5 provide for density bonuses/incentives to exceed existing standards to encourage additional very low and low income housing.
- c) Should incentives and/or existing sites prove not to be adequate for the development of a variety of types of housing for all income levels, specifically the targets listed in Table 1, then additional sites will be zoned at an appropriate density to accommodate that need.

Responsible Department - Community Development

Timeline - 1994

GOAL #4 - FUTURE HOUSING DEVELOPMENT

To encourage and facilitate the development of additional available and affordable housing units for the years 1988 through 1994 in a manner that will not reduce the level of public infrastructure service now enjoyed by the community.

OBJECTIVES:

- 4.1 Facilitate residential development and rehabilitation to provide 1,020 additional housing units at an average 170 dwelling units per year between the years 1988 and 1994.
- 4.2 Identify and address governmental constraints that may hinder the development of new housing through the year 1994.
- 4.3 Emphasize the role of the private sector in the construction of low- and moderate-income housing and encourage private/public joint venture housing projects.
- 4.4 Support efforts of private lenders to provide alternative financing methods to make home ownership available to a greater number of households.
- 4.5 Encourage greater development and utilization of local, state, and federal programs to ensure adequate funding of housing programs.
- 4.6 Encourage mixed-use development in C (Commercial) zones.
- 4.7 Assure acquisition of new sources of water prior to new housing development.

IMPLEMENTATION PROGRAMS:

- P4.1 Provide adequate water supply and storage. Promote such efforts as wastewater re-use, water conservation measures, and acquisition of new water sources.

Responsible Department - Dept. of Water and Power

Timeline - Establish program by July, 1989; improvements on-going.

- P4.2 Accommodate and facilitate the approval of additional housing units by enacting a comprehensive Growth Management Program that specifies public infrastructure improvements to be included in the citywide Capital Improvements Program, a developer fee program consistent with the provisions of AB 1600 to offset the cost of installing needed infrastructure, and financial incentives in the form of fee waivers and reductions for the achievement of housing development consistent with the goals, objectives and programs of the City's Housing Element.

Responsible Department - All City Departments/Growth Management Board
Timeline - Ordinance to be effective by December, 1991.

- P4.3 Continue to implement streamlining measures for development review such as the Community Development Department's Operations Manual and rewrite of the City's Zone Code. Strive toward the coordination and uniformity of all City regulations relating to housing. Provide technical assistance by the Economic Development Specialist.

Responsible Department - Community Development
Timeline - Operations Manual by June, 1990; Zoning Ordinance by December, 1991.

- P4.4 Update the General Plan Land Use Element. As part of the process, implement provisions allowing for higher densities in certain areas to allow greater densities under certain conditions, such as for multi-family rental projects near job markets.

Responsible Department - Community Development
Timeline - June, 1992.

- P4.5 In revising the new, 1992-93 Zone Code, implement provisions for greater densities for multi-family projects in accordance with the General Plan and revise as appropriate.

Responsible Department - Community Development
Timeline - June 1992

- P4.6 Revise the Big Bear Lake Improvement Agency plans to set-aside 20% of its funds for the provision of low- and moderate-income housing in accordance with the provisions of the State's Community Redevelopment Law. Utilize the Community Redevelopment Law to facilitate provision of affordable housing for low- and moderate-income households. Institute relocation assistance programs for persons displaced by redevelopment and those within the Improvement Agency Project Areas.

Responsible Department - Community Development/Big Bear Lake Improvement Agency

Timeline - June, 1992

- P4.7 Require that all land use applicants for new large scale commercial development analyze impacts of the project on housing.

Responsible Department - Community Development

Timeline - On-going

- P4.8 Analyze the available governmental sources of funding and assistance from the following list of agencies and programs. Target applications for the most appropriate listed sources and actively seek funding on an on-going basis.

A. Housing Authority of San Bernardino County

- * Housing Development Corporation
- * Section 8 Housing Assistance Payments Program

B. San Bernardino County Department of Economic and Community Development

- * HUD Community Development Block Grant (CDBG) Housing Assistance Plan and Grantee Performance Report
- * HUD CDBG Rental Rehabilitation Loan Program
- * HUD CDBG Economic Development Loan Program
- * HUD CDBG Home Improvement Loan funds
- * HUD CDBG Senior Home Repair Funds
- * HUD CDBG funds for transitional facilities
- * Single-Family Mortgage Revenue Bonds
- * Housing Counseling Contract with the Inland Mediation Board, Inc.

C. State of California Department of Housing and Community Development (HCD)/California Housing Finance Agency (CHFA)

- * California Homeownership Assistance Program

- * California Housing Rehabilitation Program (Owner Component)
- * California Natural Disaster Assistance Program (Owner Component)
- * Mobilehome Park Assistance Program
- * California Housing Rehabilitation Program (Rental Component)
- * California Natural Disaster Assistance Program (Rental Component)
- * Rental Housing Construction Program
- * Family Housing Demonstration Program
- * State Rental Rehabilitation Program
- * California Energy Conservation Rehabilitation Program
- * Predevelopment Loan Program (Urban and Rural)
- * Predevelopment Loan Program Natural Disaster Component
- * State Earthquake Rehabilitation Assistance Program

D. US Department of Housing and Urban Development (HUD)

- * Section 312 rehabilitation loan funds
- * Section 202 housing funds for the elderly

E. US Farmers Home Administration (FHA)

- * Section 502 Homeownership Program
- * Section 504 Home Repair Program
- * Section 515 Rental Assistance Housing Program

Responsible Department - Community Development/Improvement Agency
Timeline - On-going.

- P4.9 Leverage Improvement Agency and Revolving Loan funds with funds from private lenders to facilitate mixed uses developments in C (Commercial) zones identified in the Moonridge and Big Bear Lake Improvement Project areas. Encourage and facilitate compliance with the Community Reinvestment Act.

Responsible Department - Community Development/Big Bear Lake Improvement Agency
Timeline - On-going

- P4.10 Assist private developers to assemble and clear substandard, under-developed, and blighted residential parcels for new residential development and to identify and prepare land suitable for new housing developments.

Responsible Department - Community Development/Building and Safety/Improvement Agency
Timeline - On-going

Our Housing Status

CHAPTER 1 - HOUSING OPPORTUNITIES AND CONSTRAINTS

This part of the Housing Element describes the City's current housing conditions. It also indicates potential ways to change existing conditions in order to align them with the community's vision of its future. In accordance with California Government Code Section 65302(c), this section identifies potential opportunities which may help Big Bear Lake in fulfilling its housing needs. It also describes the potential constraints which may inhibit the achievement of housing goals and objectives.

A. General Description

The City of Big Bear Lake is located along the southern shore of Big Bear Lake within the Big Bear Valley, surrounded by the San Bernardino National Forest. It is the only incorporated city in the Mountains sub-region of San Bernardino County. The area

is a four-season, mountain resort characterized by a tourist-based economy and housing market, a small permanent population, and predominantly second, vacation, and retirement homes. Consequently, the vacancy rate in the City, like the rest of the Big Bear Valley, is high although long-term rental units within the City limits are limited. The City has no track-style development. New homes are custom- or owner-built and tend to be relatively expensive compared to the rest of the Big Bear Valley and the County as a whole.

Because of the area's amenities, the Big Bear Valley has become a major Southern California tourist attraction. The annual number of visitors is expected to reach about 5.5 million in the year 2000. The quality of the natural environment--a non-polluted lake, relatively clean air, open space, sunshine,

evergreen forests, varied terrain including mountain slopes, wetlands, and rock outcroppings, bald eagle habitat, and *old-fashioned peace and quiet*--accounts largely for the Valley's appeal. The area also provides numerous recreational opportunities, including skiing and other winter sports, fishing, water sports, hiking, and sightseeing. Because of its reasonable commute distance to the urban centers of Southern California, the Big Bear Valley, like the rest of the Mountains sub-region, may become a more viable place to live permanently, especially for younger families seeking a rural lifestyle. In contrast to the social problems inherent in most large cities, the City of Big Bear Lake offers the benefits of a small community: a low-crime rate, a good public education system, and a responsive local government.

B. Design Opportunities

In resort communities, the control of design quality over time is essential. This requires a consensus on philosophy, values, and process. *Design* encompasses functional and aesthetic decisions at every scale of development: from designating activities to be accommodated; to laying out infrastructure, open space, and circulation networks; site planning and organizing uses relevant to one another; mitigating natural hazards; preserving and controlling impacts to the landscape; and facilitating snow removal. Certain design concepts are particularly important to the character of a mountain resort community. These include reducing reliance on the automobile; emphasis on human scale and pedestrian amenities; provision for the needs of a permanent population; and spatial organization that links the community

physically and visually with its most important natural resources. In the Big Bear Valley, like in other mountain resort areas, to create a viable community with a healthy economy the fundamental design objective must be to encourage sustainable development that contributes to human well-being and meets the standards set by nature.

As *machines* for mountain living, houses that meet this "*good mountain design*" objective are appropriately formed (through the right materials, methods, and shapes), promote efficient energy and water usage, and show a reverence for their surroundings. While these three criteria cannot be realistically separated, they can be considered independently.

1. Housing Style

The design of housing contributes to the overall character of the mountain environment. The best examples of vernacular architecture and settlements from the mountains of Alpine and Scandinavian Europe, Northern Russia, and Japan, show an inherent sensitivity to the landscape. Much City debate has focused on whether there is **one** alpine style--such as Western, Swiss, Bavarian, or Scandinavian--appropriate for Big Bear. Mario Cereghini, in *Building in the Mountains*, responds to this when he writes

...yes, when a house is built with common sense, using local materials properly and taking into consideration the peculiarities of the site, the climate, the winds, the view and, above all, the use of the building in question.

The earliest examples of houses in the Big Bear Valley adhered to these criteria. Because local timber was plentiful, turn-of-the-Century settlers typically constructed woodframe houses, sometimes sheathed in vertical, bark-covered siding, examples of which are still standing. Log cabins, the first structures in the mountains of the American West, were also common. In the 1930's, a local builder and lumber dealer, Guy Sherman Maltby (builder of the Peter Pan Woodland Club), established, to some extent, a vernacular style unique to this area. Through creative Federal Housing Administration (FHA) financing and in the midst of the Great Depression, he built over three hundred cabins located mostly in the east end of the Big Bear Valley. These modest, well-built homes were intended for summer vacationers. The typical Maltby cabin had a rectangular floor plan, a covered porch, and rust-colored siding milled from local timber to look like half-logs. Maltby homes were remarkable for their attention to detail and extensive use of native stone, particularly for the porches and large, well-designed fireplaces. Fortunately, examples of this local architecture have been preserved through individual rehabilitation and repair efforts. Although the City has not instituted formal historic preservation measures, it has considered efforts to save buildings that are locally significant, such as the Maltby houses. The City may consider creating an inventory of significant buildings of other eras, types, and styles of construction.

Like in other mountain areas in the modern world, new construction in some parts of the San Bernardino Mountains has begun to look the same as that in any other place, a trend despite the dominant setting and images most people have of mountain architecture.

The City of Big Bear Lake conducts an extensive design review of commercial and multi-family development which must be consistent with Design Ordinance No. 88-161. To ensure that new development occurs in a manner that visually contributes to the area, the Planning Commission, serving as the Architectural Review Board, approves or denies all design review applications. Although single-family residential dwellings are exempt from the design review process (except for dwellings located along a scenic highway), local builders, developers, and property owners have shown a strong interest in retaining the area's unique sense of place.

To avoid the pitfalls of other mountain resort areas, the City is striving to maintain a common dialogue on design issues--including housing design--by providing a forum for citizen participation, considering the aggregate impact of development on the fragile, wilderness environment, and enforcing strict design controls. With the aid of a team of local builders, homeowners, and public agency representatives, the City will begin revising and expanding its *Architectural Review Handbook*. The new guidelines for "good mountain design" will articulate the basic elements that contribute to Big Bear's sense of place: mountains, lake, woods, weather. It will also encourage an array of appropriate designs created through deliberate and imaginative choices. In conjunction with its commitment to promoting good design, the City is also considering an annual awards ceremony both to recognize exemplary examples and stimulate more public discussion on the subject.

2. Opportunities for Energy and Water Conservation

A house should protect its inhabitants from the forces of nature and help to sustain human lives. Cumulatively, residential development can deplete the supply of natural resources for its protective, life-sustaining function if conservation and efficiency measures are not adopted. The City of Big Bear Lake has adopted the most recent version of the Uniform Building Code (1988 version) requiring such energy-saving measures as the use of R-19 or higher insulation factors and limiting the percentage of window areas. These regulations apply to all new construction and result in lower consumption of non-renewable energy resources. Rehabilitation projects in the Substandard Building Program must also meet minimum energy specifications. The City has also instituted a policy of requiring low-flush toilets, lo-flow showerheads, and other water saving devices for all new construction. The Department of Water and Power has also promoted a number of residential energy and water-conserving techniques. These include insulating all hot water pipes and installing recirculating or point-of-use hot water systems and energy-efficient appliances (particularly hot water heaters, washing machines, and dishwashers). The City also encourages the use of xeriscape landscaping and drip-irrigation watering systems. To educate residents on water-conserving landscaping techniques, the City will be creating a xeriscape demonstration garden for Pine Knot Park, the City's first public park.

Because the City experiences an average of 350 days of sunshine per year, the use of solar energy for household space and water

heating makes economic and environmental sense. Passive solar use, with an effective use of daylighting, can be encouraged by site orientation and design requirements. Incentives can also be adopted for the use of active solar devices. The City is considering these and other measures while acting as a community clearinghouse for water and energy conservation methods.

3. Opportunities for Environmental Preservation

in the booklet she edited, *Big Bear Panorama*, published in 1934, Beatrice Pedder describes the community of Pine Knot (now the City of Big Bear Lake), as

...located in a beautiful open valley surrounded by a wilderness of forests which seems wholly unchanged by the advance of civilization. Here...the past has left its marks and the present has preserved them and blended with them in a remarkable manner.

She writes of a time in Big Bear when the built environment was integrated seamlessly with the natural one. In resort communities, uncontrolled housing development risks eventually to destroy the landscape which attracted visitors in the first place. Preventative measures are therefore essential. Good site planning and layout for housing harmonizes with the environment by conforming to its topography and protecting natural amenities. Aside from complying with the provisions of the California Environmental Quality Act (CEQA) at the subdivision stage of development, the City has enacted a number of measures to ensure

that building will not adversely impact the environment. Design Ordinance 88-161, for example, specifies that *Creeks, unique topographic features, trees, views, and similar attributes should be preserved.* These are some of the natural attributes that attract visitors to the Big Bear Valley. However, as stated above, the ordinance applies mainly to commercial development. To strengthen environmental controls and broaden their scope to include residential development, especially in the City's fragile hillside areas, the City recently adopted Slope Density Ordinance 90-191, applicable to all construction, including single-family housing. Among its provisions, the ordinance specifies the means for analyzing the topography, determining appropriate site layout and maximum building coverage, and serves as a preliminary grading ordinance.

Although no studies have been conducted to determine the monetary value of native vegetation in a resort community, as part of the landscape, trees and other plant material contribute to the economic base. The City of Big Bear Lake is surrounded by the San Bernardino National Forest but the community has expressed concern about the continuing reduction in the number of mature trees, especially old growth timber in residential areas. This has happened because of fires, flood, drought and other natural occurrences as well as a lack of preventative measures during periods of growth and development. To promote reforestation, the City regularly requires as a condition of approval for commercial and multi-unit residential projects that all trees 6" or greater in diameter removed from a site for purposes of development be replaced either onsite or offsite on public property on a 2-for-1 basis. Although on several occasions the Planning

Commission and City Council have discussed tree preservation measures, no preservation or reforestation regulations are currently in effect. The City is currently studying methods to resolve the problem of tree removal on privately-owned, residential property.

Consumer waste from residential development can also clog landfills and have a generally detrimental effect on the environment, especially if ground water becomes contaminated. In an effort to reduce the problem of domestic and hazardous waste disposal, the City provides seven public sites for household trash disposal located throughout the City and has instituted a City-wide recycling program. The City may also consider requiring trash compactors and household recycling facilities in new residential construction.

C. Local Housing Conditions and Trends

The new Housing Element was prepared primarily with data from the 1990 U.S. Decennial Census and SCAG's "Revised Regional Housing Needs Assessment," dated December, 1988. The City of Big Bear Lake incorporated in late 1980, the same year as the 1980 U.S. Decennial Census, too late to be reported as a separate reporting jurisdiction for that census. As a result, where 1990 census data is not yet available, the 1980 census data presented does not accurately portray the statistical profile of the City of Big Bear Lake as it may have existed in 1980 or at the time of its adoption. More recent data for the entire Big Bear Lake Valley or the Mountains sub-region of San Bernardino County (RSA 30) has been substituted in some instances when

available as a means of describing housing trends in the City of Big Bear Lake. The City conducted primary research on such areas as vacant land availability, recycling of older buildings, and special needs groups expressly for this Housing Element because no data was available from other sources.

The City does not agree with the 1990 Census data in the areas of vacancy and total population. While the Census reports a 26% occupancy rate, upon examination of data from many local sources City staff has found the rate to be in the 30-35% range. The Census reports a total population of 5,351. The January 1, 1990 Department of Finance population count for the City is 6,650. The City believes that the number of undocumented workers and pre-school age children were underestimated and account for some of the discrepancy.

1. Number of Dwelling Units

The 1990 Census reports a total of 8,564 dwellings units in the City of Big Bear Lake. Of this number, 7,050 are detached, single-family homes. For purposes of preparation of the City's newly-adopted Growth Management Ordinance No. 91-199, the Growth Management Board calculated from a variety of methodologies that the annual rate of additional dwelling units is approximately 175 new units per year. This figure also corresponds more closely to the Southern California Association of Government's (SCAG's) projected growth rate of 170 units per year for the 1988-1994 period.

2. Housing Types

According to figures reported in the 1990 Census, reflected in Table 2, "Housing Types," approximately 82.3% of the housing stock in the Big Bear Lake area is comprised of detached, single-family residential structures. Table 2 also reports that 4.2% of the City's housing units are mobile homes or trailers. Based upon field observation, the composition of the City's housing stock is consistent with census data.

[refer to Table 2 at the end of this report]

This trend of predominantly single-family, residential construction seems to be continuing. San Bernardino County reported that in 1988, 95% of all new homes built in the Mountains sub-region were single-family residences.

3. Housing Tenure and Availability

Table 3, "Year Round Housing Units," indicates that approximately 73.59% of the total number of housing units in the City of Big Bear Lake are vacant. However, the high vacancy rate is misleading as 68.62% of the total number of housing units are held for occasional use. This means that most units are used on a seasonal rather than full-time basis.

[refer to Table 3 at the end of this report]

The figures in the table suggest little change in the vacancy rate since 1980. The 1980 Census reported that 73.21% of housing in the Big Bear Valley was vacant. However, as mentioned earlier in this report, the City believes that the vacancy rate is slightly

lower. According to a study conducted by the Department of Water and Power (DWP) in 1990, of DWP's 8,847 customers in the City of Big Bear Lake, 2,990 or 33.8% use more than 900 cubic feet of water per billing period, an indicator of full-time occupancy. Southern California Gas records show that 30% of their customers maintain permanent households.

Although 4.2% of the total number of the City's dwelling units reported in the 1990 Census were mobile homes, only 131 of the 363 reported were used as a primary residence, or approximately 36% of the total number of mobile home units. Therefore, the occupancy rate for mobile homes is also consistent with the City's estimate of an overall rate of about 30 - 35% full-time residents.

According to Department of Finance data, in 1983, the actual number of housing units occupied full-time was 2,074. In 1988, this figure rose to 2,370 units, an increase of 296 units. In comparison, the total number of housing units grew from 7,290 in 1983 to 8,062 in 1988, an increase of 772 units. These figures suggest an average full-time occupancy rate of 39% over the five-year period. This trend toward higher permanent occupancy can be seen in most San Bernardino Mountain communities, particularly in the Crestline/Lake Arrowhead area, although that area is closer than the Big Bear Valley to more urban centers.

Despite figures indicating a high vacancy rate for the City of Big Bear Lake, according to local realtors, the number of leasable units available for full-time occupancy is low. The 1990 Census reports that 10.96% of the total number of housing units are renter-

occupied, or 41% of all occupied units. The 1980 Census reported that in the entire Mountain area only 3.3% of the total number of units were available for year-round rental. The City's rental market is somewhat typical of the Mountains sub-region. The greatest number of rental properties are available for weekend rental by vacationers or, occasionally, on a month-to-month basis typically for families during summer vacation, teachers and government workers employed on a contract basis, or residents while in the process of building a new home or remodeling an older one. The number of longer term, leasable units (over thirty days) fluctuates seasonally, with less units available during the winter months when seasonal employees of the surrounding ski areas create a demand for inexpensive housing. In general, year-round leasable units are limited. Several realtors report that during the transitional, late Spring period the vacancy rate can rise to 15 - 20% of all available rental units as opposed to early fall, when the rate is typically less than 1%. There is also a concern that longer-term rental units will become even more scarce as an increased number of private home rentals cater exclusively to the more lucrative, *weekend* market because hotel-like rates can be charged.

However, the number of affordable homes for sale may be significant in comparison to other areas of Southern California. According to the National Association of Realtors, in 1990, the median price for residential properties sold in the Big Bear Valley was \$113,025. In comparison, the median price for Los Angeles County was \$211,500, and Orange County, \$243,600, which is over double that of the Big Bear Valley. Affordable home prices in the

Mountain area may account for the number of younger and lower-income families migrating to this area who prefer to trade commute time for homeownership and a healthy, attractive living environment.

A predominantly, second-home housing market has several inherent problems that the City may need to address. Absentee ownership can result in an increase in crime, particularly burglary. Neighborhoods as social units can also be eroded or become nonexistent as the mix of part-time homeowners and transient renters create a city of strangers. Indifference between the *locals*, or full-time residents and the *weekenders*, part-time residents, can increase. The general aesthetics of neighborhoods can decline because of sporadic maintenance of homes unoccupied for long periods of time. However, all these problems may be avoided in Big Bear Lake as the full-time population increases, which is a trend that is likely to continue. In the meantime, the City should encourage more civic involvement by absentee homeowners and foster programs that require property owners to cooperate.

4. Age of Structures

Table 4, "Age of Structures" shows that more than fifty percent of the housing stock is over twenty years old and more than a quarter are thirty years of age or older. Many of these are small, vacation cabins. These statistics indicate that a significant number of existing homes may be in need of major rehabilitation in the near future. This situation has serious implications for future policies in terms of both housing and economic development.

Because of the number of older structures, the Building and Safety Department has implemented its Substandard Building Program (discussed in more detail later in this Element). This program is likely to grow in the future as the housing stock ages. The new Growth Management Ordinance No. 91-199 provides an inherent incentive to rehabilitating older homes. No developer fees are charged for building permits for projects that do not result in additional square footage. Public and private funding sources for rehabilitation are also being explored by the Building and Safety Department and the City's Economic Development Specialist. The City is considering revising its two redevelopment project area plans in an effort to revitalize neighborhoods that are becoming blighted because of older and substandard structures. Capital improvements are programmed for infrastructure projects such as streets, water, parks and other amenities in blighted areas to stimulate residential upgrades.

[refer to Table 4 at the end of this report]

Other measures to respond to the growing number of older homes could also be considered. In addition to deterring impacts on public health and safety, historic preservation efforts may save some older, significant homes that contribute to the City's distinct character as a mountain resort. According to the California Office of Historic Preservation (OHP), should the City develop a local historic designation program, all homes over forty years old would need to be included in a final inventory of an historic survey. Approximately 16% of the City's housing stock was built prior to 1949

and would thus be included. If eligible and designated as *locally significant*, such structures may be able to qualify for 20% rehabilitation tax credits for their upgrading efforts (provided the building produces income).

To further stimulate revitalization, the City could also consider selective changes in the Land Use Element of the General Plan and zoning to encourage higher densities and/or mixed uses in selected areas.

5. Housing Conditions

Some of the homes in Big Bear Lake, like the Maltby style cabins built in the 1930's, were built as vacation homes and not intended for year-round use. However, recent trends have resulted in the conversion of seasonal units to year-round ones, often rented to one vacationing family after another, virtually year-round. Often, vacation cabins were not built to any standard nor permitted or inspected and were converted to full-time use with additions, alterations, and modifications through the years to accommodate the resort industry. For example, loft conversions are a common alteration/modification which may dangerously overload roofs, walls, and floor systems. Insulation may be lacking, and plumbing and wiring substandard in some of them. Like the Mountain sub-region in general, in order to insure the comfort and safety of its residents and protect older, significant examples of mountain architecture, the City needs to consider providing building code enforcement and rehabilitation assistance.

In October 1987, the Building and Safety Department began its Substandard Building Project in an effort to identify dangerous housing conditions as well as commercial occupancy ultimately to save lives and rehabilitate and upgrade the City's housing stock and commercial structures. Currently, over 400 sites are included in the Substandard Building Project with approximately three buildings per project site. Approximately three-quarters of the identified projects are residential.

In August 1989, the City also conducted a housing condition survey to determine the physical condition of its housing stock. For purposes of the study, the City was divided into 28 geographic neighborhoods. Upon windshield inspection from the public right-of-way, housing units in each neighborhood were assigned to one of these categories:

1. **Minor repairs:** buildings in need of exterior painting and/or an accumulation of debris around the premises.
2. **Moderate repairs:** buildings in need of roof repair, exterior painting and exterior upkeep.
3. **Major repairs:** buildings lacking a foundation or with sagging windows, doors, porch, roof or other obvious structural deficiencies; in need of roof repairs, exterior painting and cleanup of premises.

The majority of housing units were unclassified. Only housing units in need of repair were categorized. No notation was made concerning units in adequate condition.

Table 5, "Housing Condition Survey - 1989," reports the results of the survey. Of the 8,564 dwelling units reported in the 1990 census, only 3.51% are in need of repair. However, according to Building and Safety Department records, the number of units in need of repair changes on a daily basis as a result of prealteration inspections and subsequent repairs.

[refer to Table 5 at the end of this report]

Pursuant to AB925 that amends existing provisions and adds new ones to the Mobile Home Parks Act, the Building and Safety Department is now inspecting the City's mobile home parks for compliance with the State Health and Safety Code. As a result of these inspections, the City will consider policies for assisting any displaced persons.

D. Land Suitable for Residential Development

As shown in Table 6, "General Plan Land Use Designations," the City of Big Bear Lake covers an area of approximately 3,200 acres or 5 square miles (excluding public streets which account for approximately 25% of the area). According to the proposed land use distribution in the 1984 General Plan, when at build out the City will be comprised of two major land use categories: residential (79%) and commercial/industrial (14%).

[refer to Table 6 at the end of the report]

According to projections in Table 1.2 of the 1984 General Plan, residential development in the City may reach 14,500 dwelling units within the current City limits by the year 2000. This figure is a middle range projection between the estimated low of 11,000 and the high of 16,000 units. However, given the development trend over the last six years, 14,500 units is high. Many of the City's lots were originally sold as tent sites for recreational purposes and their configurations are substandard by today's criteria. In addition, steeply sloping terrain, subdivision designs for vacant parcels, and other development limitations all contribute to a lower development density.

[refer to Table 7 at the end of this report]

Although approximately 90% of the City of Big Bear Lake is subdivided, infill lots may become the major source of new housing opportunities for the City in the next decade. Table 7, "Vacant Acreage and Potential New Residential Units," shows the amount of land currently undeveloped in order to project the number of dwelling units at buildout. The number of vacant parcels were counted and the amount of raw acreage was calculated. The results show that the total number of new units that could be built in residential zones (R-1, R-3, and PUD) is 3,346 new dwelling units. If all currently undeveloped land including vacant land in commercial zones were developed for residential or mixed use, then 4,093 new units could be built. However, this scenario is highly unlikely given the City's General Plan land use policies and market economics. Based on this data, the maximum number of residential units that can be developed within

the current City limits, assuming the current number is approximately 9,000 dwelling units, is in the 12,500 range.

In addition to new development on currently vacant land, growth is expected to result from the *recycling* of existing dwelling units. A combination of factors may account for the trend, including deterioration of older units beyond habitability, fire, natural disaster, and economics. As indicated earlier in Table 3, fifty percent (50%) of all existing structures are now 20 or more years of age. By the year 2010, fifty percent of the existing structures will be over 40 years old; 27% will be more than 50 years; and 16% will be over 60 years old. Many of the houses were also built as summer vacation cabins, not as permanent homes.

Between the years 1990 and 2010, approximately 50% of all existing units (4,500, or half of the 9,000 total dwelling units) are expected to be recycled. Table 8, "Residential Building Permits," shows that from 1984-1989, the number of permits issued for residential conversions and additions equaled the number for new single-family dwellings.

[refer to Table 8 at the end of this report]

This recycling trend will most likely result in new and/or larger structures. According to an informal survey conducted by the Community Development Department in Spring 1990, the average single-family, detached home in the City of Big Bear Lake is 1,700 sq.ft. Building and Safety Department reports show that the size of new homes has steadily increased. In fiscal year 1987-88, for example, the average size of a new single-family dwelling was 2,300

sq. ft.. In comparison, the average new home during that period for the entire Mountains sub-region was 1,600 sq. ft. Currently, the average new home size in Big Bear Lake is 3,100 sq. ft. built mainly for an affluent, second-home market. These square footage figures do not include garage space.

The City of Big Bear Lake has encouraged the recycling of older homes as a method to upgrade the housing stock and control overcrowding. The Growth Management Board has recommended to the City Council in Growth Management Ordinance No. 91-199 that the recycling of older homes which does not result in additional new square footage will not be subject to developer fees. Only additional, new square footage will be subject to developer fees.

These existing market forces are projected to be adequate to fulfill the City's quantified goals for the development of a variety of types of housing for all income levels, specifically the targets listed in Table 1. Table 7 shows that through new development and infill 4,093 dwelling units can be built, which is four times the Total Revised Future Housing Need identified in Table 12. However, development trends do not provide any certainty that housing will be constructed according to those income category targets. Therefore, a density bonus ordinance has been adopted to encourage those specific category targets. In addition, various financial incentives are being made available to facilitate the construction of affordable housing. However, if existing sites do not prove adequate because of topography, location, or other factors, and if government bonuses and incentives are not sufficient to fulfill housing income category targets, then rezoning sufficient sites to a

higher density may be the only alternative left to accommodate those targets. This is effectively a three-tiered test. The City first relies on the existing market and existing sites; should that not be adequate, City encouragement will be provided by offering incentives; should that not be adequate, as a final safety net, rezoning to allow greater densities will be necessary.

E. Market Constraints

Several market trends have influenced the availability of housing in the City of Big Bear Lake, including appreciation, construction and land costs, the number of available lots, and financing.

1. Home Purchase

The cost of housing in California rose significantly between 1970 and 1980. While the trend has somewhat slowed statewide, housing prices have continued to increase in the mountain resort areas of San Bernardino County. According to information gathered in 1988 from the Board of Realtors for the San Bernardino County Housing Element, the average price of new homes in the Mountains sub-region was the highest in the county with an average of \$145,000. In comparison, the countywide average was \$93,000.

MEDIAN RESIDENTIAL SALES PRICES

1988 - Mountains Subregion \$145,000

- San Bernardino County \$ 93,000
- Big Bear Valley \$ 85,000

1989 - Big Bear Valley \$ 91,455

1990 - Big Bear Valley \$113,025
- City of Big Bear Lake \$163,400

According to the National Association of Realtors, as of May, 1990, the median price of residential properties sold in the Big Bear Valley was \$113,025 (including homes, cabins, mobile homes and condominiums). For a similar period of 1989, the median price was \$91,455 and for 1988 it was \$85,831. This represents a 32% increase in sales valuation over the three-year period, and a 23.6% change from 1989-90. In comparison, during that same 1989-90 period housing sales rose only 12.3% for San Bernardino County, and only 5.3% nationwide.

Although figures are not available for 1988 and 1989, the 1990 Census reports that the median price for homes in the City of Big Bear Lake was \$163,400 for owner-occupied homes, which is higher than for the Big Bear Valley as a whole.

2. Construction Costs

Construction costs vary according to the type of development. Multi-family dwellings typically cost less to build than detached, single-family homes. The materials specified in construction documents also affect costs. Rare woods and intricate cabinetry, for example, can increase building costs. As in most parts of California, the cost per square foot for new construction in

the Big Bear Valley continues to rise. In 1988, for example, San Bernardino County estimated the cost per square foot for a new home in the Mountains sub-region at \$73.00 per sq. ft. In comparison, the County average was \$53.50 per sq. ft. According to the Big Bear Valley Contractor's Association, today the cost ranges from \$85 - \$100 per sq. ft., the higher price typical of the larger homes being built within the City limits. First Mountain Bank, one of the area's leading lenders, bases their construction loans on an average of \$70 - \$90 per sq. ft.

3. Land

Barring land acquired through future annexation, the City has a finite number of lots available for residential development. The law of supply and demand dictates the cost of vacant land, which in turn affects the price of housing. As lots become more scarce costs increase. Given a choice of available properties, location is the predominant variable affecting the cost of residential lots. In the City of Big Bear Lake, 1991 costs for average parcels range from \$20,000 in older, less desirable areas, to \$450,000 and more for prestigious, lakefront properties. According to local realtors, the average price is around \$50,000. In the Eagle Point subdivision, non-lakefront lot prices average about \$50,000; in the Fox Farm area, \$60,000; and in Ironwood Estates, \$90,000. In May 1991, the Multiple Listing Services showed only twelve lakefront properties available, ranging from \$125,000 to \$375,000. Raw acreage runs about \$80,000 - \$100,000 per acre. However, because approximately 90% of the City is already subdivided, raw residential

acreage is likely to become more and more expensive.

4. Financing

The availability of financing also affects the housing market. Because of stricter security and equity requirements, developers as well as home buyers have found it exceedingly more difficult to obtain financing. Although specific figures for the City of Big Bear Lake are unavailable, the City is affected by this trend. However, according to local lenders, the number of loans for primary residences (owner-occupied housing) has increased. This trend reflects the growing population and migratory trend toward mountain living as a viable alternative to the overcrowding and inflated housing costs in other parts of the Southern California region, particularly in Orange and Los Angeles Counties.

F. Governmental Constraints

1. Infrastructure

The infrastructure of critical importance in maintaining existing and developing new housing includes roadways, water and sewer facilities, and flood and fire control services. Providing and maintaining sound community facilities not only enhances the character of the neighborhood but also serves as an incentive to homeowners to maintain their homes. When public improvements are left to deteriorate or are inadequate, neighborhoods can become generally neglected and usually show early signs of deterioration.

Throughout the City of Big Bear Lake, the infrastructure, including streets and utilities, is generally sufficient to accommodate the current level of residential development. However, concerns have been expressed that the infrastructure is at or nearing critical loads and may be in need of additions or alterations. For example, on February 15, 1989, the State Department of Health Services issued a "Cease and Desist" order to SoCal Water Company, taken over subsequently by the City of Big Bear Lake, to cease hooking up any more water connections. The order alleges an inadequate water supply and that additional water hookups would jeopardize the safety of all other existing structures.

In order to resolve the water availability issue, the City of Big Bear Lake, after a three-year effort, finally succeeded on June 2, 1989, in acquiring the SoCal Water Company through condemnation proceedings and a revenue bond. The City's interest in acquiring the water company was to reinvest income to upgrade the facilities, including water transmission lines and the addition of new water sources. City engineers projected that the water system was losing approximately 40% of its water through old and leaking transmission lines. In January 1991, the water connection ban was lifted because the City was able to meet State standards for a peak day water service delivery. This was largely a result of the Department of Water and Power successfully drilling additional wells. By drilling new wells the City was able to rest its older wells. As a result, the capacity of these older wells have increased from 1600 to 2300 gallons per minute. Their increased capacity along with the capacity of the new wells will assure that a water connection ban

does not reoccur in the near future. The City is taking a three-pronged approach to assure adequate, long-term water supply. In addition to drilling more new wells, conservation efforts have been established. These include retrofitting existing residences with water-conserving devices and adopting on-going water conservation regulations. The third approach, which is not yet in place, is through a wastewater re-use program. This will allow the City to recycle a significant amount of highly-treated wastewater back into the ground to recharge local groundwater supplies and increase their yield.

Aside from the apparent need to upgrade water facilities, in 1989, the City created a Growth Management Board, a task force created to determine if other public deficiencies may restrict or inhibit future housing opportunities. In addition to water, the Board has identified major infrastructure improvements for emergency road access and flood control, among others. The Growth Management Board identified upwards of \$25 million worth of recommended public improvements necessary to offset the impacts resulting from new and existing development over the next 20 years. That program was adopted on September 11, 1991 as part of Growth Management Ordinance No. 91-199.

In addition to the 20-year Growth Management Capital Improvement Plan designed to budget financing for public infrastructure impacts from future development, the City Council has approved a comprehensive, five-year Capital Improvement Program (CIP) for fiscal years 1991/92 through 1995/96. As a financial planning tool, the CIP includes 52 major

projects, differentiated from operating and maintenance expenditures, designed to maintain or improve the community's quality of life. The 52 capital improvements total approximately \$23.8 million and include land and right-of-way acquisition, construction or modification of buildings or facilities, major equipment purchase, and public infrastructure construction or modification.

2. Regulations

Local government can affect the cost of housing in a number of ways, such as: through land use controls, building codes, and code enforcement; fees for permit processing, processing requirements and timeframes; developer and other fees and taxes; and redevelopment plans.

a. Land Use Controls

Ordinance 89-171 (an enabling ordinance for the enactment of a growth management ordinance for new development in the City of Big Bear Lake), established an annual growth management development limit of 200 equivalent dwelling units (EDU's)¹ for new construction per calendar year. During the first nine months of each calendar year, no more than 70% of the limit can be issued for residential development. → Growth Management Ordinance No. 91-199, which includes comprehensive legislation regulating new development, does not regulate very-low- and low-income housing units nor does it include any limit on market-rate housing. Instead, the ordinance contains a *five-year anticipated demand* of 1,100 housing units per five-year period. Infrastructure is based on this anticipated demand. When approximately 80% of that demand is

reached, further development is reevaluated in light of available infrastructure. Thus, no hard limits are placed on the number of dwelling units that can be built. The ordinance also includes incentives, in compliance with the State's Density Bonus Law, in the form of developer fee waivers and reductions for projects involving the construction of very-low and low-income housing units.

The Development Code of the City of Big Bear Lake specifies residential development standards such as open space and parking requirements, and building setbacks. A summary of the key requirements most affecting housing are shown in Table 9, "Residential Zoning Standards." No linkage requirements or other extraordinary offsite or subdivision improvements are required, aside from those necessary to meet the minimum standards of the California Environmental Quality Act.

[refer to Table 9 at the end of this report]

Additionally, grading in residential zones is regulated by Slope Density Ordinance 90-191 and applicable sections of the Uniform Building Code. Previous General Plan text did reduce density and limit housing on sloping lots. However, the General Plan text was revised in 1990 to remove any restrictions on density. Currently, only lot coverage is affected, not density. In addition, even limitations on lot coverage can also be waived if engineered plans are submitted showing that the subject structure and slope are stable.

In cases of hardship, the Development Code allows for variances (deviations) for Code requirements. To date, these City land use

regulations have not had an adverse impact on the provision of housing.

In an attempt to facilitate *self-regulation* of private home rentals available on a transient basis (less than thirty days), in April, 1990, the City Council adopted Ordinance 90-187. While the ordinance may help to mitigate health and safety concerns of unregulated use of private homes and its impact on the neighborhood (especially noise, parking, and trash disposal), the ordinance should have no significant effect on housing costs or the availability of affordable housing for low- and moderate-income persons.

In October, 1983, the City of Big Bear Lake City Council adopted Ordinance 83-92 prohibiting the construction of second units on single-family and multi-family lots. Acting in compliance with California Government Code Section 65852.2 (c) (part of the so-called *granny flats* law), the Council found that permitting second units would depress the real estate industry by creating excess rental housing, stress the existing public infrastructure, and increase noise, parking, and trash-related problems in residential neighborhoods. The City Council further found that permitting second units on single-family and multi-family lots would not significantly increase the amount of low-income rental housing, provide housing for the elderly, nor significantly reduce the overcrowding factor. While second units are prohibited in all residential zones as a result of Ordinance 83-92, pursuant to Ordinance 85-115 and Sec. 86.0201 (b)(1) of the City's Development Code, guest houses are permitted accessory uses. However, guest houses may only have bathroom plumbing and no kitchen facilities. As yet, the City has not determined the impact of renting

guest houses to elderly or low-income persons without adequate kitchen facilities. The City reviewed Ordinance 83-92 and 85-115 in the course of approving this Housing Element and determined that no changes to the ordinances were necessary in order to provide an adequate number of low- and moderate-income housing units.

b. Processing Procedure

The City of Big Bear Lake discourages delays in processing housing-related cases and the resulting backlog. Other than legally required public hearing notice periods, developers and property owners are not hindered with *down time* in case processing. Depending upon the complexity of a project, building plan check for new residential construction averages approximately two to three weeks. Typical planning approvals range from exemptions for single-family dwellings to two-months for multi-family dwellings. The City Council has made a serious commitment to providing the community with superior customer service, stressing the role of City employees as *public servants*. The City has promoted training seminars and workshops for its employees that deal with the public, created a customer service support group for personnel working extensively at the public counters, and minimized any cumbersome City applications and processing procedures.

In response to the City Council's desire to **emphasize customer service** and to further streamline and enhance the development review process, the Community Development Department has prepared its first "Community Development Department

Operations Manual." The Department is also rewriting the City's Zone Code in order to be more *user friendly*. The Code is still in review and projected to be adopted in 1992.

Because over two-thirds of the City's property is owned by non-residents, the City has begun to take measures so non-resident property owners can benefit from City services available to locals during regular City Hall business hours (8 a.m. to 5 p.m.). Flex-time arrangements have been made with some City personnel, extending daytime and weekend business hours. Appointments for absentee property owners are encouraged and forms can be mailed or faxed to interested parties in order to reduce processing delays or inhibit building rehabilitation. The City has also established local referral service procedures that enables callers to contact City staff during non-business hours.

c. Building Code Requirements

In accordance with State law, the City has adopted the State Uniform Building Code (UBC, 1988 edition) which establishes minimum construction standards for all residential buildings. These cannot be revised or modified by City-initiative to help reduce construction costs. However, costs can be reduced through the use of the Uniform Building Code for the Abatement of Dangerous Buildings (UBC/ADB), which was adopted by the City Council on March 8, 1988. For demolition and subsequent rebuilding of substandard buildings, the City credits developer, sewer connect, and school fees. This UBC/ADB also allows the Chief Building Official to focus on enforcing life-safety regulations and standards, compliance

with minimum City specifications as defined in the Substandard Building Program, and applicable codes in effect during the time a structure was constructed. Because compliance with current buildings codes may require more costly upgrading, application of the UBC/ADB may result in costs savings on rehabilitation or act as an incentive to rehabilitate older dwelling units.

In 1987, the Building and Safety Department instituted comprehensive changes, including the creation of a citywide property database and the Substandard Building Program cited earlier. As a result of pre-alteration and maintenance inspections done prior to additions and alterations, the Building and Safety Department identified over 1,000 structures determined to be substandard with regard to life-safety or building code compliance. The property owner is required either to repair the structure or remove it within a specified period of time. Structures identified as part of the Substandard Program are permitted to be occupied while the repairs are made. Structures that are demolished must be replaced with buildings that meets applicable, current code requirements. Structures modified under this program receive priority review. Aside from cost incentives mentioned earlier, as a rehabilitation incentive, existing setbacks and size of footprints are retained. Technical assistance for obtaining low-interest financing for rehabilitations and for remodeling housing to provide affordable units is also made available through the City's Economic Development Specialist.

d. Development Requirements

next page

Like most California communities, in order to offset the impact on public facilities caused by new development, Big Bear Lake imposes developer fees. Prior to the adoption of Growth Management Ordinance No. 91-199, the City's Municipal Code (Ordinance 85-113) required \$750 for each new residential unit at the time a final tract map was approved (which could be postponed upon request to issuance of a building permit), and an additional \$750 upon issuance of a building permit. The Code intended the fee to be \$1,500 for each residential unit created, including those in multi-family or multi-unit structures (for each apartment, condominium, timeshare, etc), payable at the time a building permit is issued. No fee exemptions were provided for low-income housing. The City's developer fee rate was far below the national average. According to the University of Florida's Growth Management Studies Center, in 1990 the national average was \$3,001 (including school fees).

The City's Growth Management Board determined that those developer fees would not offset the costs for the public infrastructure improvements identified in the proposed Growth Management Plan (which does not include water improvements) should the demand for housing continue to grow at the expected rate. Therefore, the City Council raised the fees to \$1,244 per dwelling unit plus \$.28 per square foot of structure area. The developer fees for an average single-family home of 2,700 sq. ft. will increase from \$1,500 to \$2,000, due upon application for a building permit. Although fees will increase, they will still be significantly lower than in the rest of the Mountains sub-region.² Water impacts are handled separately. The City's water

connection fee for each new residential dwelling unit is \$4,296. This includes a \$3,771 impact fee to build new water sources, storage, and transmission facilities. The remaining \$525 is for installing the service and water meter.

Unlike the former ordinance, the new Growth Management Ordinance allows fee waivers to be granted for the development of lower-income housing. Opportunities for the development of new, affordable housing units are thus likely to improve, and no negative impact on lower-income housing is anticipated from the increase in developer fees.

e. Other Permit fees

Land use application fees in the City of Big Bear Lake are significantly lower than in the rest of the unincorporated Mountain area of San Bernardino County. While the City charges flat fees for most land use applications, the County bills by time and materials, with the average planner fee billed at \$90 per hour. For example, the City currently charges a flat fee of \$1,005 for a site approval with a public hearing. The minimum costs for a comparable conditional use permit in the County is approximately \$3,500. According to the project planner, the County charged approximately \$5,500 in planning fees for a recent plot plan, design, and environmental review for a *relatively uncomplicated*, commercial project: a 2,400 sq. ft. building with three office spaces proposed on a 1/2- acre parcel in the Wrightwood area, which required a negative declaration. A comparable project in the City of Big Bear Lake is charged \$375. Minor subdivision fees in the City cost \$555,

while the County charges a minimum of \$3,300 for the planning portion. Although the City's planning fee schedule is currently being restructured, the new fees are not likely to reach the level now imposed by the County or most other cities.

f. Redevelopment Plans

The boundaries of the Big Bear Lake Improvement Agency's two project areas, the Big Bear Lake Improvement Project and the Moonridge Improvement Project, encompass mainly areas of the City zoned for commercial use. However, because the City's Development Code permits residential uses in all commercial zones within project areas, redevelopment may affect the availability of low- and moderate-income housing. In accordance with Section 33413 and 33413.5 of the California Health and Safety Code, Section 2.6 of each plan provides for relocation assistance for displaced persons and the replacement of an equal number of destroyed or removed dwelling units.

Additionally, the potential effects of redevelopment on residential areas adjacent to the project areas are twofold. Left to natural market forces, the value of neighboring properties are likely to appreciate while the amount of low- and moderate-income housing--particularly year-round, leasable housing--is likely to become even more scarce. Therefore, some type of governmental incentives may be required to prevent the net loss of low- and moderate-income housing as redevelopment occurs.

The Community Redevelopment Law requires a twenty percent set-aside of tax

increment funds used for redevelopment to improve or provide affordable housing for low- and moderate-income persons. The City was previously exempt but has recently rescinded this exemption and established a Low and Moderate Housing Fund using the 20 percent set-aside. This Fund will provide incentives which could support low- and moderate- income housing through land acquisition, public improvements, and financing programs to increase housing opportunities for low- and moderate-income households. The City has recently hired an Economic Development Specialist to review, recommend, and implement incentives. To achieve substantial new housing development in areas to be revitalized, the City and private developers could benefit from joint development projects. Coordinating public and private investment can result in maximum leveraging of public and private funds, reduced financial risk to each party, and improve cost savings through efficient use of funds. A major benefit of this type of venture may be the substantial returns on investment to private developers while accomplishing a public purpose. The Improvement Agency can gain from increased property valuation resulting in tax increment growth and higher bond capacity to accomplish more public improvement.

Currently, the Improvement Agency budget includes \$350,000 for a proposed Revolving Loan Fund and a \$1,000,000 reserve to assist private development. The Revolving Loan Fund when adopted will assist City small business retention, expansion, and creation through an increase in the amount of commercial credit available for small businesses. Loans must directly benefit the redevelopment area. Financing through both the Revolving Loan Fund and the reserve

can be used for development projects that benefit low- and moderate-income households as well as the provision of affordable housing. In addition, these funds can be leveraged with funds from private lenders to increase investment and development opportunities. The entire Improvement Agency budget and plan is slated to be reviewed in 1991-1992 to include housing and all of the programs mentioned above.

g. Preservation of Assisted Housing

Section 65583 of the California Government Code requires analysis and program efforts for preserving assisted housing developments to be adopted as an amendment to all housing elements by January, 1992. The law also requires that in jurisdictions with no affected projects, such an assertion be supported by a description of the process used and sources contacted to make this conclusion. This requirement is an effort to maintain affordable, publicly-assisted housing in the wake of diminishing government funding sources. To date, the City of Big Bear Lake has no assisted housing units at-risk for conversion to non-low-income uses. The finding is based on an inventory of the City's existing housing units, records kept by the Community Development Department, Building and Safety Department, and Administrative Services Department, as well as the California Departments of Finance (DOF) and Housing and Community Development (HCD).

3. Summary of Actions Taken

The City has already achieved major accomplishments in removing government constraints on housing. They include:

- removal of State Cease and Desist Order on all water connections;
- revision of Growth Management Ordinance to remove an annual "hard" limit on housing construction, and replace it with a five year "target", exempting affordable housing, with the target being consistent with our five year housing element quantified goal;
- adoption of the City's first five year capital improvements plan to provide health and safety infrastructure to residential sites otherwise not buildable;
- revision of slope density provisions to delete relationship to density and replace it with a lot coverage criteria, with waivers available for engineered plans;
- the initiation of a substandard building program providing relaxed building standards and fees to rehabilitate unsafe dwellings;
- the adoption of developer fees and permit fees far below the national and local average;
- the reversal of previous City policies on redevelopment housing set-asides and the creation of a Low and Moderate Housing Fund utilizing 20 percent set-asides;

- the creation of a one million dollar redevelopment reserve for projects to include housing and mixed use projects.

The significance of these actions cannot be overemphasized in their enormous impact on removing constraints to housing.

G. Special Housing Needs

1. Homeless People/Emergency Shelter Needs

Because of the harsh winter climate, relative shortage of employment opportunities, and limited number of affordable rental units, the City of Big Bear Lake is not as conducive an environment for unemployed or homeless persons/families as larger cities in San Bernardino County. The County estimates that as of April 1987, there were 1,175 homeless individuals countywide, 552 of which were children. According to the County, an insignificant percentage are in the Mountains sub-region. Nonetheless, several local philanthropic organizations in the City of Big Bear Lake provide emergency shelter on a temporary and longer-term, transitional basis and the City has allocated portions of its Community Development Block Grant funds to assist them in their effort.

DOVES (Domestic Violence Education and Services), a non-profit organization, provides a twenty-four hour referral service, temporary safehousing with meals, and a residential transitional program for victims of domestic violence, mostly women and dependent children. DOVES is listed in the "Survey of Services for the Homeless"

compiled by the San Bernardino Associated Government's Homeless Task Force, although they do not provide services for homeless people in general. DOVES receives an average of 142 calls per month for assistance and referrals. These calls typically come from the more urban centers of San Bernardino County and the Mountains sub-region. On a monthly average, they receive eighteen (18) requests for shelter, two (2) from within the City of Big Bear Lake. Most shelter requests are for a parent and dependent children. They provide shelter on average for thirteen (13) people a month and decline admittance to their residential facility to twenty (20) eligible people because of lack of space. However, DOVES does make referrals to other shelters in the Southern California region. DOVES also safehouses some clients in local motels. Their permanent, residential facility provides room and board for a maximum of twelve (12) persons. When admitted, clients must commit to a maximum three-month stay and attend DOVES' full-time, comprehensive counseling and independent-living program. DOVES has received local and county Community Development Block Grant funds for its program.

Eternal Light Ministries, a non-profit group with offices in the City, works with local churches and claims to assist between 175 - 200 persons per year needing temporary shelter. These people are housed in local motels, campgrounds, and conference facilities. However, facilities are often filled, especially during weekends and heavy visitor periods. Eternal Light also runs a weekly, surplus food program, distributing dated food donated from local supermarkets and businesses, and an emergency pantry,

providing meals on a daily basis. Most of their clients tend to be single-mothers with dependent children. Like DOVES, Eternal Light has received local and county Community Development Block Grant Funds to establish a permanent shelter.

Other church-related organizations, most notably Lutheran Social Services/Shepherd in the Pines, Bear Valley Ministerial Association, and Community Relief Services (CRS) help those in need of shelter on an occasional basis, sometimes with rental assistance. Some of these organizations may also provide vouchers for emergency food and gas needs. According to Community Relief Services, they receive about ten calls per month for assistance and shelter approximately sixty people per year. Most of their clients are people in transit who need temporary lodging and are housed in local motels when room is available.

Occasionally, because of treacherous weather conditions or avalanches during the winter months, the highways leading into and out of the Mountain area have been closed, leaving visitors to the City stranded. Most local hotels and motels will provide at-cost rates during emergency periods when access to and from the City is curtailed. Bear Valley Emergency Services coordinates and sets up temporary shelters during emergency periods, housing groups of stranded visitors in local school facilities.

In addition to encouraging local organizations in their efforts to assist homeless people, the City has provided information on single-room occupancy (SRO) projects to local developers. In keeping the City's redevelopment plans and efforts of the Improvement Agency

project areas, the Economic Development Specialist is also working with local realtors and developers to identify possible sites for homeless and transitional housing units. Criteria for locating these types of units will also be addressed in the new, 1992-93 Zone Code.

2. Elderly Citizens

San Bernardino County reports in the 1989 Housing Element that for the Mountains sub-region as a whole, there has been little growth in the number of seniors. In 1970, the percentage of San Bernardino Mountains residents over 65 years old was 10.1%. In 1980, this figure dropped to 8.3%, although the actual number may have slightly increased. The 1990 Census showed 9.47%, a slight increase over the 1980 figure. The possible explanations given in the San Bernardino County Housing Element are that housing in this part of the County is among the most expensive, the active recreational amenities that attract people to the mountains are not as desirable to seniors (skiing, hiking, etc.), and the area lacks the specialty-shopping and health-care facilities available in urban centers.

However, the City of Big Bear Lake does not seem to follow this trend. According to the US Department of Health and Human Services, Social Security Administration, as of December 1988, 907 persons aged 65 years and older received Old Age, Survivor, and Disability Insurance checks in the City of Big Bear Lake. An additional 71 received Supplemental Social Security Insurance checks. The Department's Office of Research and Statistics estimates that

approximately 1,000 permanent residents in the City of Big Bear Lake are aged 65 years and older. Their estimate is somewhat higher than the 1990 Census population count for residents 65 years and older, reported at 723 persons. The discrepancy may have occurred because some of the Social Security recipients have post office boxes within the City but do not reside within the City limits. According to the San Bernardino County Parks and Recreation Department, of the 654 members of the Bear Valley Senior Center, about one-third are residents of the City of Big Bear Lake.

**TOTAL POPULATION
OF BIG BEAR LAKE = 5,351**
(1990 U.S. Census)

POPULATION 65+ YEARS OLD = 723
(1990 U.S. Census)

**PERCENTAGE 65+ YEARS OLD IN BIG
BEAR LAKE = 13.5%**

PERCENTAGE 65+ YEARS OLD = 8.3%
IN MOUNTAINS SUB-REGION

Using 1990 Census data, 13.5% of the City's total population is 65 years old and over. A combination of several reasons may account for the higher percentage of seniors in the City of Big Bear Lake compared to the Mountain subregion as a whole. The City has a concentration of second homes that may be converted to retirement homes. Although the City experiences harsh winters like most of the mountain area, the Big Bear Valley enjoys as much as 300 days of sunshine per year while other parts of the

mountains experience long periods of haze and fog. Although generally seniors may not be attracted to skiing and hiking, the City is located on the southern shore of Big Bear Lake which offers excellent public fishing and boating opportunities. The area also offers such *fresh air* activities as gardening and walking. In addition, unlike other parts of the Mountain area, the City has a number of urban amenities aside from a Senior Center, including several major supermarkets and drugstores, a concentration of local shops, paramedic service, and a community hospital, Bear Valley Community Hospital. Because of this concentration, seniors have less transportation needs than in other parts of the Mountain area.

3. Citizens with Disabilities

According to data reported in the 1980 Census, there were 31,394 disabled people living in San Bernardino County. In 1982, the California Department of Rehabilitation reported that according to their survey, an estimated 11.9% of the households in San Bernardino County had one disabled member over 16 years of age. Although there are no accurate figures for the Mountains sub-region or the City of Big Bear Lake, according to the Department of Rehabilitation, the nationwide average is 11%. This would mean that given the City's total population of 5,351 persons reported in the 1990 Census, statistically, 589 individuals would have a physical disability. However, because the federal definition of handicapped includes any work-related disability, an estimated 20 - 30 percent of the disabled population needs modified housing. As may be expected, a higher number of households with disabled

members exists in communities with concentrations of elderly households. Therefore, because of the extent of its elderly population, the City may be in need of an increasing amount of modified housing. While the City has not made specific housing provisions for disabled people, it enforces the California State Accessibility Standards and the provisions of the American Disabilities Act, effective April 1991, which the Building and Safety Department enforces in cooperation with federal officials.

4. Families with Female Heads of Households

According to the 1980 Census, 383 households in the Mountains sub-region, or 11.6% of the total, were comprised of single-mothers with dependent children. The 1990 Census reports 147 female-headed households with dependent children living in the City of Big Bear Lake. The San Bernardino County Department of Public Social Services reports that as of September 1990, there were 161 recipients of Aid to Families With Dependent Children (AFDC) in the City of Big Bear Lake, with an average grant of \$618 per month. According to their staff, most recipients are female-head households and have incomes at 75% of the federal poverty level. An additional 128 single- and two-parent families receive food stamps, while 68 are MediCal recipients. These numbers may not be additive, as families may be receiving more than one type of aid. Using the Department of Finance 1990 estimates of 2,653 households in Big Bear Lake, 161 households, or 6%, received AFDC.

5. Seasonal Workers

Because the City of Big Bear Lake has no land zoned for agriculture and no employment opportunities for farmworkers, no housing needs have been identified for full-time or seasonal farmworkers. Therefore, the needs of this special population are not discussed in the Element.

Because the economy is so heavily reliant upon tourism, opportunities for employment are more seasonal and low-paid than in other cities. Seasonal employment in the City of Big Bear Lake is typical of most mountain resort communities that offer winter sports opportunities. During the winter season, the City's two major ski resorts are staffed largely by seasonal workers. Although their ski runs are located on US Forest Service property, the base areas of Bear Mountain and Snow Summit are located within the City limits. During the 1990-91 ski season, of the 520 seasonal workers employed by Bear Mountain, 160 lived within the City of Big Bear Lake. Snow Summit, which has night skiing and is thus open for longer hours, employed 850 seasonal workers, 368 of which resided within the City limits. According to Bear Mountain's expansion plan, 110 additional seasonal jobs will be created. Approximately 20% of the new seasonal employees will require local housing. The demand for low-cost, short-term (3-6 months) rental housing is highest during the ski season when resort employees must compete with vacationers for a limited amount of rental housing.

During the summer months, seasonal employment is available through the US Forest Service, private campgrounds and conference centers, and the construction

industry. However, the demand for low-cost rental housing is not as great as during the winter season. Most of the recreational facilities house their seasonal employees on site.

[refer to Table 10 at the end of this report]

Much discussion in the mountain resort development literature has centered around the problem of affordable, seasonal employee housing. Learning from the much-publicized mistakes of Aspen, Colorado--a mountain resort community unable to house its seasonal workers--the City of Big Bear Lake is exploring alternatives such as private/public-assisted dormitories, density bonuses, and special zoning allowing developers to provide a percentage of employee housing in appropriate zones. These tools will be addressed in the new, 1992-93 Zone Code.

H. Affordability

The goal of providing *a decent and suitable living environment* for all Californians, as State housing legislation mandates, requires that communities provide affordable dwelling units. One of the greatest factors influencing housing affordability is income. In Aspen, for example, low-paid seasonal workers, the majority of the City's workforce, did not earn enough to be able to live within the City limits.

While the average price of a home in the City of Big Bear Lake is among the highest in San Bernardino County (the median price reported in the 1990 census was \$163,400 for owner-occupied homes), median income is relatively low. According to the City's

"Economic and Tourism Development Strategy" (published in 1985), in 1980, the median household income of \$14,447 for the Big Bear Valley was 17% below the median for San Bernardino County. According to the State Dept. of Housing and Community Development, as of June 1988, the median income of \$30,300 in San Bernardino County (along with Riverside County) was the lowest in the Southern California region. However, by 1988, the median income for the Mountains sub-region had risen to only \$17,626.

Given the relatively low income of mountain residents, the shortage of affordable rental housing in the City of Big Bear Lake, and the appreciating prices of homes, a significant number of people working in the City of Big Bear Lake live outside the city limits in more remote or less desirable areas of Big Bear Valley or compete for a limited number of leasable housing units within the City. The Bear Valley Unified School District--the City's largest employer--estimates that 115 employees, or just under half of its 266 employees, are residents of the City of Big Bear Lake. The City of Big Bear Lake--the City's second largest employer--currently employs approximately 130 people. Of that number, only 35, or 27% live within the city limits. Of that 27%, most employees who own their own homes are either department managers or are in senior-level positions and have developed equities over the years.

However, these facts are misleading and unduly glum. Although the City of Big Bear Lake is an incorporated jurisdiction, socio-culturally, economically, and environmentally it is a part of the Big Bear Valley. State Highway 18, a relatively flat and well-

maintained thoroughfare, crosses the Valley and connects the unincorporated areas with the City. The area can thus be considered one community. While the City of Big Bear Lake may be generally a more *upscale* part of the Valley with expensive, larger homes, and cater more to tourists and second-home owners, other parts of the Valley actually provide more affordable housing opportunities for the Valley's workers. In an attempt to provide affordable housing for the City's workforce, the City has included the entire Big Bear Valley in its redevelopment and economic strategies.

CHAPTER 2 - EVALUATION OF 1984-1989 HOUSING ELEMENT

In accordance with State legislation, the City's first Housing Element was adopted as part of its General Plan in November 1984 (Resolution 84-116). It contained six goals, thirteen objectives, ten policies, and ten implementation programs all intended to provide a suitable and affordable living environment for the residents of the City of Big Bear Lake.

Since adoption of the Housing Element almost six years ago, the City has had some success in fulfilling the Housing Implementation Program (listed in Table 11) to meet the adopted goals, objectives, and housing policies. Seven of the ten programs listed were intended to increase housing for low- and moderate-income persons as well as special needs populations, such as elderly and disabled people. Of the ten programs listed, all are on-going as functions of the responsible departments and the Big Bear Lake Improvement Agency. In 1990, the City created an Economic Development Specialist position to be responsible for four of the programs listed, among other duties. The position has since been filled and the programs instituted. The following describes in more detail the progress on each program:

[refer to Table 11 at the end of this report]

1. Property maintenance and code enforcement.

The City has two full-time code enforcement officers within the Community Development Department. They regularly monitor housing conditions, contact property owners about

unsafe, unhealthy, and/or illegal conditions, issue notices of violation and citations when necessary, and coordinate with the Building and Safety Department to issue stop-orders. The Code Enforcement section of the Community Development Department records all complaints received on substandard building conditions related to Municipal Code regulations (among other types of complaints). For example, in fiscal year 1990-91, 315 complaints on substandard properties were received which resulted in fifteen notices of violation and one citation. The Building and Safety Department is responsible for life safety and/or life threatening conditions in residential structures. During construction inspections, the Building and Safety Department regularly writes notices of corrections to ensure that structures comply with all applicable laws and does not grant occupancy or release utilities until corrections are made and approved.

2. Maintenance loans for low/moderate income households.

Although the City does not make direct repair or rehabilitation loans for low- and moderate-income households at this time, the Building and Safety Department, Big Bear Lake Improvement Agency, and Economic Development Specialist regularly provide information and assistance in acquiring loans in conjunction with other government programs, often financed through local private lenders. No specific data is available on the number of inquiries received. The City's Improvement Agency has also

established a joint City/County revolving loan fund for repairs and rehabilitation of existing buildings.

3. Insure quality of new housing construction.

The Building and Safety Department inspects all new residential and commercial construction, additions/alterations and building maintenance for compliance with the current version of the Uniform Building Code (1988), among other local, state, and federal regulations related to housing and construction. They have also established a Substandard Building Program and are responsible for identification as well as the abatement of commercial, residential, and multi-family housing. Currently, these projects under the Substandard Building Program are not reviewed by the City of Big Bear Lake Planning Commission if they are replaced by the same sized structure with identical land use. All new multi-family housing developments are reviewed by the Community Development Department and the City of Big Bear Lake Planning Commission to ensure compliance with the City's General Plan and Development Code.

4. Fair Housing practices promotion.

The Economic Development Specialist provides referrals and assistance in fair housing matters. The Community Development Department provides public information.

5. Information and referral for those with special needs.

The Community Development Department and Building and Safety Department provide public information for persons and households with special needs. The Economic Development Specialist provides referral to other public and private agencies as well as funding sources. The Building and Safety Department regularly updates handicap accessibility requirements.

6. Dwelling unit modifications for handicapped.

The Economic Development Specialist provides funding referral assistance. However, to date no requests have been made.

7. Identify sites for low/moderate income housing.

The Big Bear Lake Improvement Agency identifies sites for low- and moderate-income housing in cooperation with the Economic Development Specialist and the Community Development Department. The City will be updating its General Plan in 1991-92 and will include an analysis of properties zoned for multi-family housing.

8. Section 8 information/referral to County Housing Authority.

The Economic Development Specialist provides information and referral.

9. Low/Moderate Income Stock Monitoring/Management.

The Community Development Department conducted a windshield survey of the City's housing stock in order to identify low- and moderate-income housing conditions. A database was begun for monitoring purposes.

10. Density Bonus for Low- and Moderate-Income Housing.

Pursuant to State law, a density bonus is available for development of low- and moderate-income housing. To date, no requests have been received for the bonus.

According to the 1984-1989 Housing Element, SCAG estimated that the City had 2,074 permanently-occupied housing units in 1983. SCAG's 1988 Regional Housing Needs Assessment (RHNA) estimates the number of permanent households in 1988 to be 2,370 (based on Department of Finance data). (The 1990 Census data lists 2,262 units occupied full-time). Therefore, according to SCAG the City grew by 296 units (2,370 in 1988 less 2,074 units in 1983) during the five-year period, which is a 14.3% increase. SCAG also reported in 1983 that 450 lower-income households in the City of Big Bear Lake were overpaying for shelter (more than 30% of their income). In 1988, SCAG reports that 553 households were overpaying, or 103 more than in 1983. Thus, according to SCAG's figures, during the five-year period from 1983 to 1988, the number of dwelling units increased 14.3%, while the number of lower-income households overpaying for shelter grew by 22%. If these statistics are accurate, during

the five-year period, lower-income households overpaying for shelter grew faster than permanent dwelling unit increases. While the 1984-1989 Housing Element targeted the addition of 105 units for low- and moderate-income households during that period, no data is available on the actual number of low- and moderate-income units added to the City's housing stock.

Many of the housing issues addressed in the 1984-1989 Housing Element remain important today. Although over 400 structures are currently being rehabilitated, some existing homes are still in need of rehabilitation. Incentives to increase the density in areas zoned for R-3, multi-family residential use, used for single-family homes is still sound. The updated Housing Element incorporates many of the recommendations from the previous one which are still viable with the intention of continuing to pursue their implementation during the next five years.

CHAPTER 3 - QUANTIFIED HOUSING GOALS

A. Background and Objectives of the Regional Housing Needs Assessment

The Southern California Association of Governments (SCAG) prepares projections for regional housing needs in the Southern California region pursuant to housing element legislation. A Regional Housing Needs Assessment (RHNA) was produced in 1975, 1977, 1981, and 1983 and more recently in 1988. In each of those years, the RHNA was prepared to meet different needs and requirements of local jurisdictions as well as various federal and state agencies. The RHNA-88 meets both federal and state regulations and requirements. It also maintains local discretion and autonomy of local regional housing issues.

The Regional Housing Allocation Model meets several objectives, namely:

- * a uniform data base, which allows direct comparison of housing needs between the various jurisdictions which comprise the SCAG region;
- * a method of measuring current and future housing needs, that allows the finite local political entities to account for housing needs which transcend local political boundaries and form a housing market;
- * a snapshot of housing needs, distributed among the jurisdictions, at a point-in-time which considers market and non-market based factors (e.g., market demand, employment opportunities, vacant land, etc.); and

- * a method to reduce the impact of lower income households upon the jurisdictions.

In addition, the SCAG Executive Committee recently added the following objective:

"SCAG shall affirmatively promote equal housing choices and opportunities for all households regardless of race, religion, ethnicity, sex, age, marital status or household composition." (The preceding has been excerpted from "Regional Housing Allocation Model, Part I, Summary", prepared by SCAG, 1988).

The Regional Housing Allocation Model - 1988 findings and projections for the City of Big Bear Lake are contained in Table 12, "Regional Housing Needs". This information is suggested as the projected level of housing attainment by the year 1994. Future Housing needs are projected for income groups, tenure, and building type. These projections are used to promote regional housing goals and objectives and provide local jurisdictions with their respective share of regional housing growth over the next five years.

The SCAG Regional Housing Needs Assessment was prepared using 1980 Census data. However, efforts were made by SCAG staff to adjust the information to reflect more accurately conditions within the geographic boundaries of the City of Big Bear Lake. Unfortunately, SCAG's efforts may not have resulted in the most accurate conclusions

regarding the total number of households and housing units for the City of Big Bear Lake. This is because 70% to 75% of the housing stock in the City of Big Bear Lake serves as second homes, vacation homes, or rentals for the tourism market. Rounding methods have also resulted in totals that are slightly different from the sum of the corresponding parts. Nonetheless, the figures contained in the RHNA must be reflected in the adopted Housing Element.

B. Summary of Quantified Goals

The quantified housing goals for the City of Big Bear Lake are based on SCAG recommendations. Table 12, "Regional Housing Needs Assessment," shows the projected housing needs for the City of Big Bear Lake according to SCAG. This Table presents both *Existing Housing Needs* and *Future Housing Needs*.

[refer to Table 12 at the end of this report]

Existing Housing Needs are defined as lower income households paying over 30% of their income for housing (overpayment) as shown from data in the 1980 Census of Population and Housing. The total in this category is indicated on Table 10 as "LIHH's [Low Income Households] OVERPAYING FOR SHELTER."

Future Housing Needs are defined as the projected number of new housing units needed to respond to the demand for an increased number of year-round households through the year 1994. This takes into account projected household growth, projected vacancies and units lost as a result of fire, development, or other circumstances.

Based upon local development policies, land availability, employment opportunities, and other factors taken into account in the development of RHNA - 88, the City of Big Bear Lake needs 1,020 new housing units to accommodate the projected growth in the number of households between the years 1988 and 1995. The Gap Period Adjustment reflects the growth that occurred during the 18-month period when the Regional Housing Needs Assessment was being prepared. The Gap Period Adjustment is added to the Future Needs projection to establish a total future need of 1,020 for the six-year period from 1988 through 1994. This total represents a future growth need of 170 dwelling units per year. This figure is consistent with the Growth Management Board's estimate of approximately 175 units being constructed per year.

Table 12, "Regional Housing Needs Assessment" presents detailed housing information about the City of Big Bear Lake. Using the information provided in the Table, of the adjusted total 1,020 future housing need, 14.8% (or 151) should be for very-low income households; 26.1% (or 266) for low-income; 16.7% (or 171) for moderate income; and 42.3% (432) for high income households. These needs are determined by first adding the Gap Period Adjustment (236 housing units) to the Future Needs Projection (784 housing units) to find the adjusted total of 1,020 housing units for the six-year period from 1988 through 1994. Then, the same percentages for each income category given for the Five-Year Future Needs Projection are applied to the adjusted total of 1,020 housing units. For example, according to the Five-Year Need Projection, 116 housing units need to be built for very-low income households, or 14.8% of the 784

units identified. Multiplying 1,020 (the adjusted total that takes into account the Gap Period, or a six-year period), by the same percentage of 14.8% results in an adjusted need of 151 units for very-low income households. As previously indicated, as of June 1988, the Calif. Dept. of Housing and Community Development reports the median income for San Bernardino County at \$30,300 while the Mountains sub-region was \$17,626.

According to Building and Safety Department records, an average of 65 residential units were conserved during fiscal years 1989-90 and 1990-91 through the City's Substandard Building Program which provides for fast-track processing and relaxed requirements for affordable housing. Based on this historical average, the City expects to rehabilitate and/or conserve 325 housing units over the five-year period from 1988 to 1994 in addition to SCAG's projected quantified housing goals.

NOTES:

1. *Equivalent dwelling unit*, or *EDU*, is the measure used for determining public sewer user/standby charges. One (1) EDU equals twenty (20) fixture units as established by the Uniform Plumbing Code, or the equivalent quantity of load-producing effects on the plumbing system of an average, single-family residence. The number of EDU's for various classifications and uses of property have been established by the Dept. of Public Works, per Sections 5.2.(a), (b), and (c) of Resolution 82-70.

2. As of April 1991, the proposed San Bernardino County fees for single-family residential development in the unincorporated portion of the mountain area are: \$1,004 for open space/regional parks and public buildings, etc.; \$2,032 for local parks and fire improvements; and \$1,328 for transportation. The City of Big Bear Lake developer fee is a composite of all of the above.

TABLE 1

HOUSING IMPLEMENTATION TARGETS SUMMARY

ADDITIONAL HOUSING UNITS (TOTAL)					
NEED	Very Low Income	Low Income	Moderate Income	High Income	TOTALS
Future Need *	116	205	131	332	
Gap Adjustment **	35	62	39	100	
TOTAL REVISED NEED	151	267	170	432	1020
PROGRAM TARGETS					
P3.3	25	25	25	25	
P3.5	15	45	--	--	
P3.7	25	25	--	--	
P3.8	25	25	--	--	
P4.6	25	50	25	--	
P4.8	--	50	--	--	
P4.9	25	25	25	25	
P4.10	25	25	25	25	
Market Forces	--	--	100	310	
TOTAL	165	270	200	385	1020
REHABILITATED OR CONSERVED HOUSING UNITS (PER YEAR)					
PROGRAM TARGETS					
P2.2		15	15		
P2.4	10	10			
P2.5	5	10			
TOTAL	15	35	15		65

* From Table 12

** Using same ratio of Total as Future Need

TABLE 2
HOUSING TYPES

NUMBER OF UNITS IN TYPE	NUMBER OF EACH TYPE	PERCENT OF TOTAL
1, Detached	7,050	82.3%
1, Attached	218	2.6%
2	173	2.0%
3 and 4	329	3.8%
5 to 9	108	1.3%
10 to 19	195	2.3%
20 to 49	83	1.0%
50 or more	0	0%
Mobile Home or trailer	363	4.2%
Other	45	.5%
TOTAL	8,564	100.0%
Source: U.S. Census, 1990		

TABLE 3
YEAR ROUND HOUSING UNITS

	NUMBER OF UNITS	PERCENT OF TOTAL
OCCUPIED HOUSING UNITS	2,262	26.41%
Owner Occupied	1,323	15.45%
Renter Occupied	939	10.96%
VACANT HOUSING UNITS	6,302	73.59%
For Sale	100	1.17%
For Rent	217	2.53%
Awaiting Occupancy	16	0.19%
Held for Occasional Use	5,877	68.62%
Other Vacant	92	1.08%
TOTAL, ALL UNITS	8,564	100.00%
SOURCE: U.S. Census, 1990		

TABLE 4
AGE OF STRUCTURES
IN BIG BEAR VALLEY
PRIOR TO 1980

YEARS CONSTRUCTED	NUMBER OF UNITS	PERCENT OF TOTAL
1979 - 1980	1,811	10.99%
1975 - 1978	3,354	20.36%
1970 - 1974	2,749	16.68%
1960 - 1969	3,973	24.12%
1950 - 1959	1,897	11.51%
1940 - 1949	1,421	8.63%
PRIOR TO 1940	1,270	7.71%
TOTAL	16,475	100.00%

SOURCE: U.S. Census, 1980

TABLE 5
HOUSING CONDITION SURVEY
CITY OF BIG BEAR LAKE
1990

CONDITION CATEGORY	TOTAL	PERCENT OF TOTAL
Minor Repair	184	2.14%
Moderate Repair	54	0.63%
Major Repair	63	0.73%
TOTAL HOUSING UNITS	8,564	
TOTAL REPAIRS	301	3.51%
SOURCE: City of Big Bear Lake		

TABLE 6
GENERAL PLAN LAND USE DESIGNATIONS
NET ACREAGE DISTRIBUTION
1984

LAND USE CATEGORY	ACREAGE	PERCENT OF TOTAL
RESIDENTIAL		
RVL (0 TO 2 units/ac)	200.0	6.25%
RL (2 to 4 units/ac)	1873.24	58.53%
RM (7 to 12 units/ac)	465.3	14.54%
COMMERCIAL		
C	365.33	11.42%
CR	18.65	0.58%
INDUSTRIAL		
BP	71.10	2.22%
OTHER	206.38	6.46%
TOTAL	3200.00	100.00%

SOURCE: Calculations by Community Development Consulting Services, 1990

TABLE 7 - VACANT ACREAGE AND POTENTIAL NEW RESIDENTIAL UNITS

	ZONE								
	R-1	R-3	C-2	CR	C	M	VSP	PUD	C-HI
Vacant Sq. Ft.	NA	4,621,495	1,326,453	674,238	2,529,562	1,666,439	718,643	165,092	17,776
Vacant Acreage	NA	106.1	30.45	15.5	58.1	38.1	16.5	3.8	-
Units Avail.	2,028	1,273	365	185	-	457	197	45	-

SUMMARY

Total Units Available¹ : 4,559 4,093
(all zones)

Total Units Available² : 3,346
(R-1, R-3, and PUD zones only)

Total Vacant Commercial Sq. Ft.³ : 6,933,111
(all C and M zones)

Total Vacant Commercial Sq. Ft.⁴ : 5,266,672
(C zones only)

¹This assumes that all vacant parcels outside of R-1 zones and allowed by zoning can be used for multi-family residences.

²This assumes that housing will be developed only in residential zones.

³This assumes that all vacant parcels in M (Manufacturing) zones can be developed for commercial uses.

⁴This figures assumes that no vacant parcels in M (manufacturing) zones will be developed for commercial uses.

TABLE 8
RESIDENTIAL BUILDING PERMITS RECAP
 Building Permits 5 Years Prior to Water Ban¹

	# RES PERMITS	# NEW RESIDENTIAL	VALUE	RESIDENTIAL ADDITIONS/ CONVERSIONS	VALUE
1984	194	71	\$ 5,414,546	56	\$ 791,082
1985	293	103	10,905,702	97	1,988,854
1986	276	107	11,279,070	108	2,170,201
1987	479	178	25,095,429	137	2,414,578
1988	360	118	14,813,046	114	1,876,797
1989	9	6	1,004,319	3	50,970
GRAND TOTAL	1,611	583	\$68,512,112	515	\$9,292,482
AVERAGE			\$117,516 (new house)		\$18,044 (conversion)
Remainder of Permits for repairs and minor replacements					
¹ Prior to moratorium on water connections following "Cease and Desist Order" issued by State Dept. of Health Services on February 15, 1989.					

SOURCE: City of Big Bear Lake

Building Permits 1 year (2/89 - 1/90) During Water Ban

	# RES PERMITS	NEW RESIDENTIAL	VALUE	RESIDENTIAL ADDITIONS/ CONVERSIONS	VALUE
2/89 - 1/90	378	112	\$15,914,010	160	\$3,144,969

SOURCE: City of Big Bear Lake

TABLE 9

RESIDENTIAL ZONING STANDARDS

ZONE	PERMITTED RESIDENTIAL USES	MINIMUM LOT AREA	DENSITY	% LOT COVERAGE	HEIGHT	PARKING	SETBACKS		
							FRONT	SIDE	REAR
R-1	Single family	7200	4 units/ac	40%	35 ft	2 spaces	15 ft	10% of lot width, 5 ft max; other side 10 ft	15 ft
R-3	Single family	7,200	12 units/ac	40%	35 ft	2 spaces	15 ft	10% of lot width, 5 ft	15 ft
	Multi-family	7,200	12 units/ac	60%	35 ft	2 spaces	15 ft	max; other side 10 ft	10 ft
C-1	Single family	None	12 units/ac	40%	35 ft	2 spaces	15 ft	10% of lot width, 5 ft	15 ft
	Multi-family	None	12 units/ac	60%	35 ft	2 spaces	15 ft	max; other side 10 ft	10 ft
C-2	Single family	None	12 units/ac	40%	35 ft	2 spaces	15 ft	10% of lot width, 5 ft	15 ft
	Multi-family	None	12 units/ac	60%	35 ft	2 spaces	15 ft	max; other side 10 ft	10 ft
C	Single family	None	12 units/ac	40%	35 ft	2 spaces	15 ft	10% of lot width, 5 ft max; other side 10 ft	15 ft
CR	Single family	None	12 units/ac	40%	35 ft	2 spaces	15 ft	10% of lot width, 5 ft	15 ft
	Multi-family	None	12 units/ac	60%	35 ft	2 spaces	15 ft	max; other side 10 ft	10 ft

TABLE 10
SEASONAL SKI-AREA EMPLOYEES, 1990-91 SEASON

RESORT	# SEASONAL EMPLOYEES	# RESIDING IN CITY
Bear Mountain	520	160
Snow Summit	850	368
SOURCE: Bear Mountain Ski Corp. and Snow Summit, Inc., 1991		

TABLE 11
HOUSING IMPLEMENTATION PROGRAM
IN THE 1984-1989 HOUSING ELEMENT

1. Property maintenance monitoring and code enforcement.
2. Maintenance loans for low/moderate income households.
3. Insure quality of new housing construction.
4. Fair Housing practices promotion.
5. Information and Referral for those with special needs.
6. Dwelling unit modifications for handicapped.
7. Identify sites for low/moderate income housing.
8. Section 8 information/referral to County Housing Authority.
9. Low/Moderate Income Stock Monitoring/management.
10. Density Bonus for Low- and Moderate-Income housing.

SOURCE: 1984-89 Housing Element, City of Big Bear Lake General Plan

TABLE 12
REGIONAL HOUSING NEEDS ASSESSMENT
SCAG - 1988

TOTAL 1988 HOUSEHOLDS	2370	
LOW-INCOME HOUSEHOLDS (LIHH)	1168	
LIHH's OVERPAYING FOR SHELTER	553	
Very Low Income Households	343	
Low Income Households	208	
TOTAL LIHH'S OVERPAYING BY TENURE & INCOME	<u>OWNERS</u>	<u>RENTERS</u>
	177	375
Very Low Income	102	241
Low Income	75	134
TOTAL FUTURE NEED (1989-1994)	784	
Very Low Income	116	
Low Income	205	
Moderate Income	131	
High Income	332	
REVISED FUTURE NEED (1989-1994)		
Household Growth	722	
Total Vacancy Adjustment	18	
Demolition Adjustment	<u>45</u>	
Total Five-Year Future Need	784	
+ Gap Period Adjustment	<u>236</u>	
TOTAL REVISED FUTURE HOUSING NEED	1,020	

SOURCE: Revised Regional Housing Needs Assessment, SCAG, December 1988

TABLE 1
RESEARCH DESIGN AND DATA COLLECTION
1992-1993

STAGE	SAMPLE SIZE	TOTAL NO. OF SUBJECTS	TOTAL NO. OF INTERVIEWS
1. IDENTIFICATION OF POTENTIAL SUBJECTS	100	100	100
2. SCREENING OF SUBJECTS	75	75	75
3. SELECTION OF SUBJECTS	50	50	50
4. DATA COLLECTION	50	50	50
5. DATA ANALYSIS	50	50	50
6. REPORT PREPARATION	50	50	50
7. REPORT DISTRIBUTION	50	50	50
8. TOTAL	500	500	500

Source: Author's research design and data collection plan, 1992-1993.

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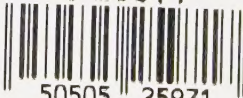
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